ERICA'S BIGGEST INDUSTRY MONTHLY FOR AMERICA'S BIGGEST INDUSTRY

FARR

MAY 1961

House Home



How to sell houses in today's changing market

NuTone *Low-cost Luxury



*

Low-cost

Even your budget-priced homes can feature these NuTone Built-Ins with this low-cost 5-way Package!

Luxury

These are the features that give your homes the "Custom-Touch" that lifts them out of the competition!

for Your Kitchen

NUTONE'S 5-WAY PACKAGE ADDS GLAMOR TO YOUR HOMES

NUTONE FOLD-AWAY HOOD FAN

Fresh, clean kitchen air! — with this sensational new Hood-Fan that folds flush with cabinets when not in use. Insert-Panels of wood, metal or plastic laminate afford unlimited color-matching!

NUTONE INTERCOM-RADIO SYSTEM

Time and step saving Intercom with superb clarity at normal voice level—PLUS Radio with a new richness of tone. Completely built-in—and engineered to fit 4″ or 2″ standard walls!

NUTONE BUILT-IN FOOD CENTER

The food-preparation center every woman wants! The concealed Power Unit is flush with counter — operates 6 lightweight appliances. Saves space and puts an end to the clutter of tangled cords.

NUTONE BUILT-IN BARBECUE

Your choice of electric or charcoal models — for year 'round family-fun. The patented slanting Channel-Grids prevent flare-up. Fits any standard cabinet. All parts remove for easy cleaning.

NUTONE BUILT-IN CLOCK & CHIME

This cheerful earful adds an elegant charm! Chord-Chime PLUS Built-In Clock with Telechron Movement. Two-tone chord at front door, one note at rear door. No separate clock outlet needed.

WRITE FOR NEW ILLUSTRATED LITERATURE TO

NUTONE, INC., Dept. 5W, Cincinnati 27, Ohio



Built-in Barbecue with rotisserie attachment.



Entire Barbecue drops into standard cabinets.

Hood folds away. Color blends with cabinets.



Hood folds open to become powerful exhaust.



Food Center in counter Intercom Radio in wall.



SEE NEXT PAGE

Here's how NuTone helps create

BUILDER PRESTIGE

to help Merchandise Your Homes

← See previous page



NAHB GOLDEN PLAQUE

Nothing influences the home buyer more than your own reputation as a dependable builder! That's why NuTone has distributed the NAHB GOLDEN PLAQUE to thousands of Builders — to establish in the public mind the confidence, integrity and ethical standards that NAHB membership stands for.



1961 PARADE OF HOMES

NuTone also cooperates with local builder organizations . . by offering without cost a thoroughly tested "Parade of Homes" Package — including large full-color posters, metal directional signs — and other promotional plans—all geared to build and sustain public interest in visiting your model homes.





NuTone

To top it all . . NuTone has a nationwide network of field representatives always available to help builders with promotional and merchandising ideas. This is our way of saying "Thank You" for helping NuTone grow.

For more information write NuTone, Inc., Dept. PL, Cincinnati 27, Ohio

Your kitchens will be fully equipped ...with Robertshaw-controlled gas built-ins

...and the fully-equipped kitchen helps sell the new house.

The most important room in the house, to *Mrs. New-Home-Buyer*, is the kitchen. Demand Robertshaw gas range and oven controls on your new built-ins . . . and use their superior features as selling points for your kitchens.

All these superior Robertshaw FLAME SET and FLAME MASTER control features are added selling points for your new homes. Insist on FLAME SET and FLAME MASTER controls for your new built-ins.

For the names of manufacturers using Robertshaw controls as standard equipment, write Robertshaw Thermostat Division, Robertshaw-Fulton Controls Company, Youngwood, Pennsylvania.

For real fast service, use DIRECT DISTANCE DIALING. Dial 412-242-7171.

VMA 7980



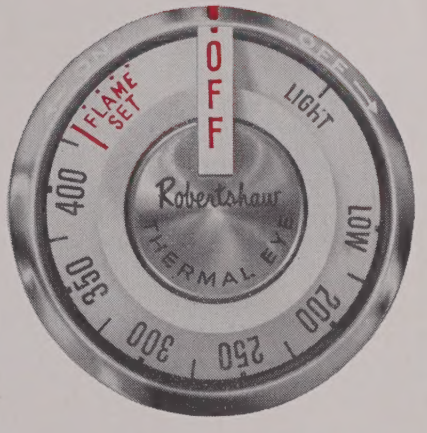
Robertshaw FLAME MASTER®

- full cooking and baking control, plus low temperatures down to 140°
- thaw frozen food in a jiffy
- warm plates at low temperatures that "pamper" fine china
- keep roasts for hours . . . just right
- keep complete meals at serving temperatures for hours, without overcooking . . . with leisure time to shower, dress, relax or entertain

The name that MEANS temperature control

Robertshaw

MR. CONTROLS



Robertshaw FLAME SET®

- no more burned pans
- no more scorched food
- small flame for small pans
- BIG flame for BIG pans
- simplest to operate
- no instructions needed

HOUSE & HOME May 1961 Volume 19, Number 5. Published monthly by TIME INC., Rockefeller Center, New York 20, N. Y. This is published in National and Western editions. Second-class postage paid at New York, N. Y. and at additional mailing offices. Subscription price $6.00 a year.



GUARANTEED FIBERGLAS SCREENING HELPS

Prospects for your homes are impressed by the fine architectural design and quality construction of Curtis windows . . . and by the Fiberglas* Screening in them. Fiberglas Screening makes summer more comfortable, but can be left up all year around. It carries a ten-year *guarantee* against denting, shrinking, corroding and rusting.

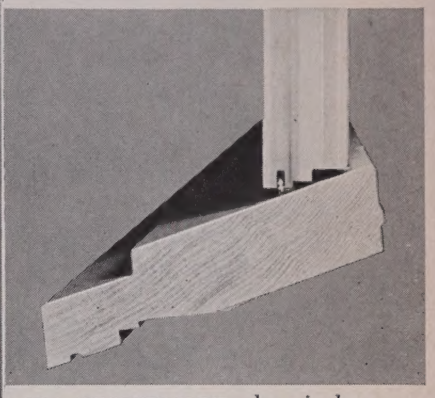
Curtis' "Self-Storing" Storm and Screen window combines the natural insulating qualities of an all-wood surround, with the convenience of an aluminum frame. Weather-tight, designed to give perfect ventilation, it will fit any Curtis double-hung window including the popular "Silentite" (shown above). Its special weather-stripping seals out wind and rain, seals in living comfort. And its Finger-Touch Operation provides smooth, easy action that lasts the life of the house. Together or

CURTIS COMPANIES INCORPORATED/CLINTON, IOWA

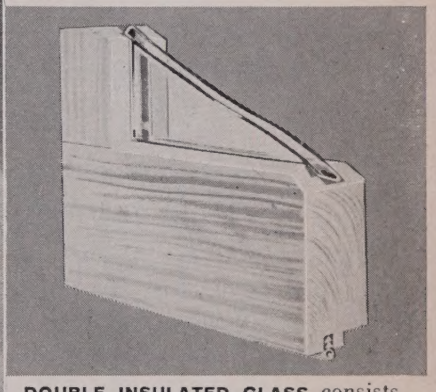




HEAD JAMB WEATHERSTRIP of tubular vinyl prevents air leakage at top of window for winter comfort.



SILL WEATHERSTRIP, also vinyl, conforms to minor sill variations assuring tight seal at bottom of window.



DOUBLE INSULATED GLASS consists of two sheets of SSA window glass with a hermetically sealed glass edge.

CURTIS WINDOWS BUILD SALES FOR YOU

singly, these Curtis windows will increase the sales potential of any house.

NEW SERVICE FROM CURTIS . . . COMPLETE COMFORT-CONDITIONED HOME PROGRAM



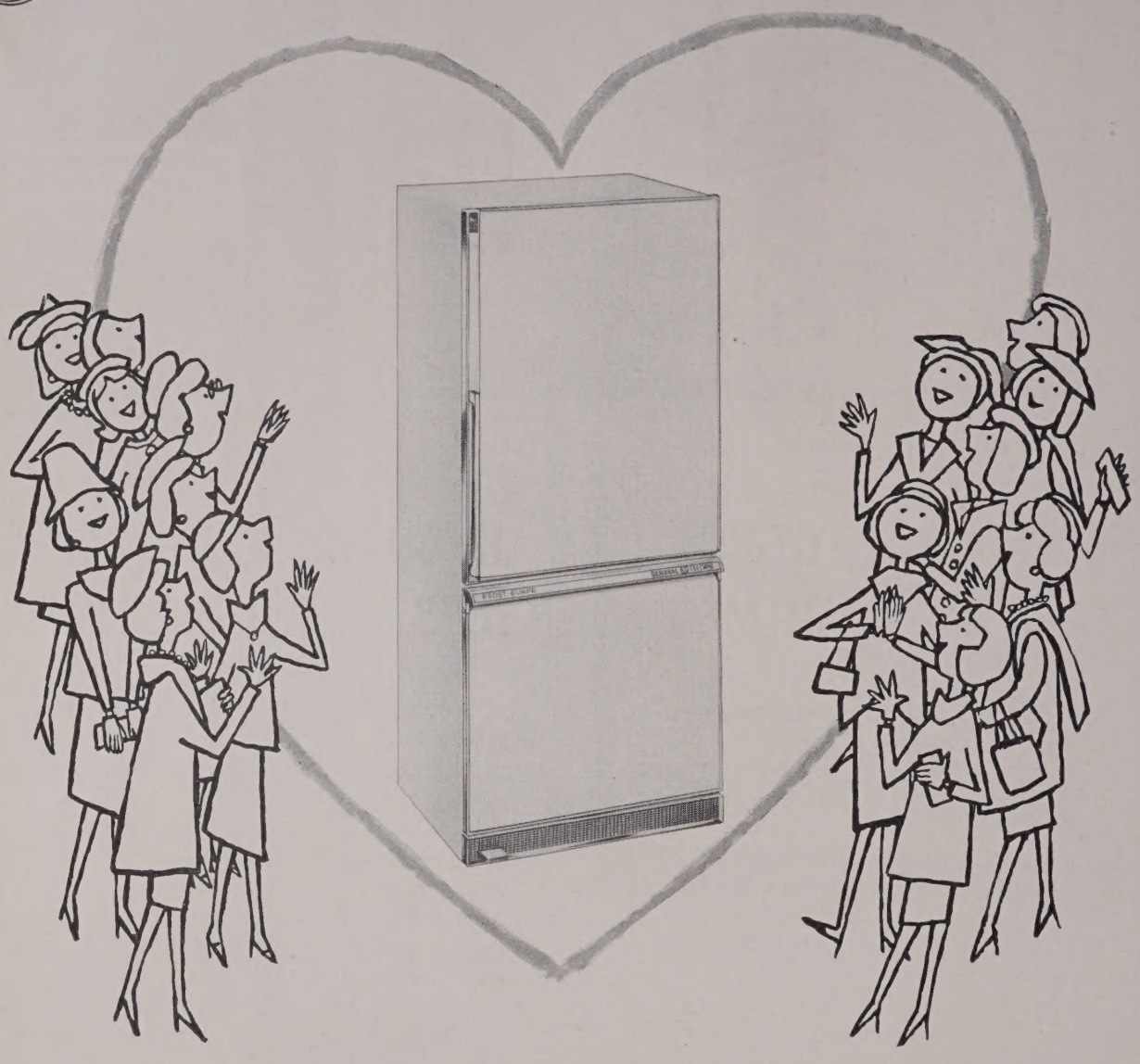
Not only dent-proof screening, but many other Owens-Corning Fiberglas products, too, are part of the Comfort-Conditioned Home family of building materials. And now Curtis offers the complete Comfort-Conditioned Home package, with all of its important features, including the unprecedented NAHB Sales Course sponsored by Owens-Corning Fiberglas. Want more information? Then call your local Owens-Corning Fiberglas office, or any Curtis representative. Owens-Corning Fiberglas Corporation, Dept. 67-E, National Bank Bldg., Toledo 1, Ohio.

Fiberglas Screening made to last with

OWENS-CORNING FIBERGLAS

*T.M. (Reg. U.S. Pat.Off.) O-C.F. Corp.

Mark of Quality your customers recognize



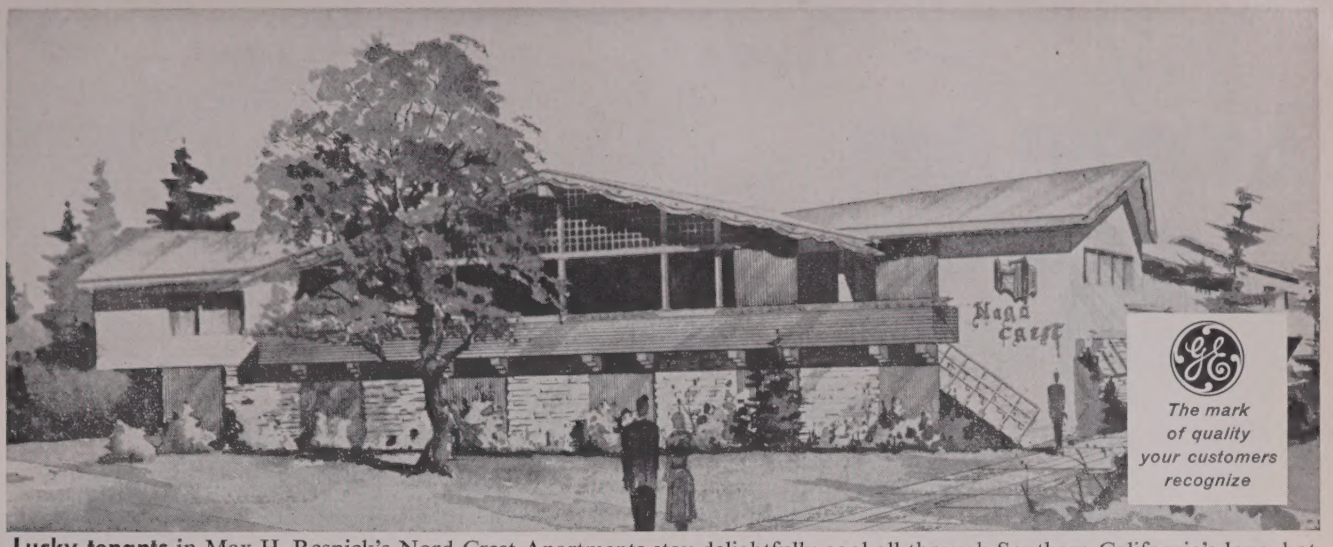
More...and more women want a G-E Refrigerator

According to a recent survey, General Electric is the number one name in the home appliance field—and by a big margin. Could be the fact that General Electric makes such a broad line of refrigerators—many sizes, many prices, all with convenience-features the ladies obviously like. Could be General Electric's dependability—6 million refrigerators in use ten years or longer. Could be you're making sales the hard way if you're not including a General Electric Refrigerator in your homes. Your General Electric Distributor will show you how easy it is. Call him now.

Progress Is Our Most Important Product

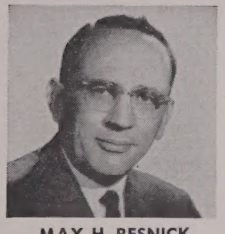
GENERAL ELECTRIC

Household Refrigerator Dept., Louisville 1, Ky.



Lucky tenants in Max H. Resnick's Nord-Crest Apartments stay delightfully cool all through Southern California's long, hot summers. One-bedroom apartments have a 10,000 BTU General Electric Room Air Conditioner; larger apartments have two.

"GENERAL ELECTRIC ROOM AIR CONDITIONING HELPS RENT MY APARTMENTS...KEEPS THEM RENTED, TOO"



MAX H. RESNICK

"Prospects are impressed when they see the General Electric name," says President Max H. Resnick of Max H. Resnick Construction Company, Reseda, California. "Tenants like the performance and the neat, built-in look of their air conditioners. I like General Electric's prompt, efficient service—the best in this area."

Mr. Resnick bought 250 built-in units last year . . . recently ordered 350 more. "Installation is easy," he adds. "We install the cases during construction, the chassis later. Chassis are delivered—and I pay for them—when construction is finished." All of his luxury apartments will be completely air conditioned by General Electric Built-In Room Air Conditioners.

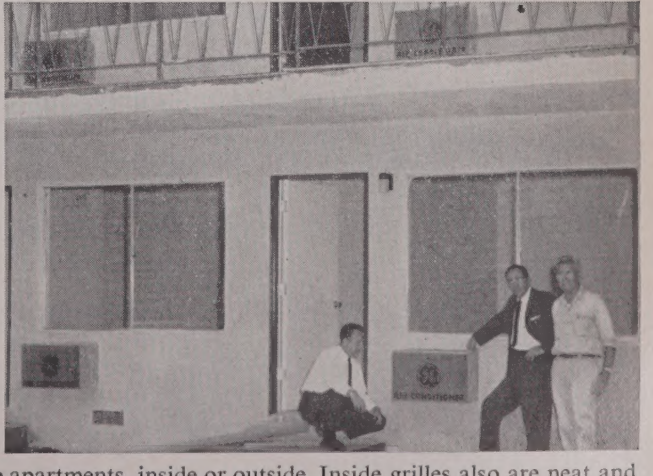
Choose from 18 different models ranging from 6,000 to 18,000 BTU's*. There's a General Electric Room Air Conditioner for almost every wiring and installation need. General Electric Company, Room Air Conditioner Department, Appliance Park, Louisville 1, Kentucky.

*Capacities tested and rated in compliance with NEMA standard CN1-1960, and stated in terms of British Thermal Units.

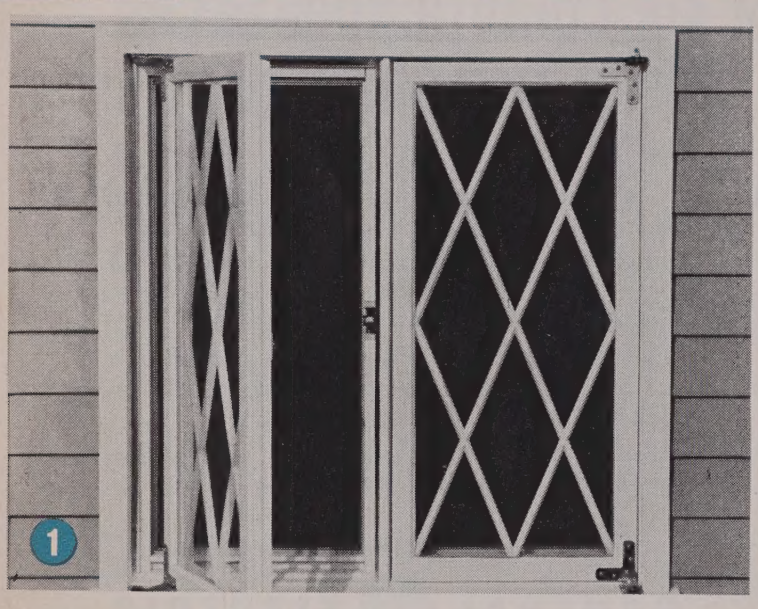
Progress Is Our Most Important Product

GENERAL ELECTRIC

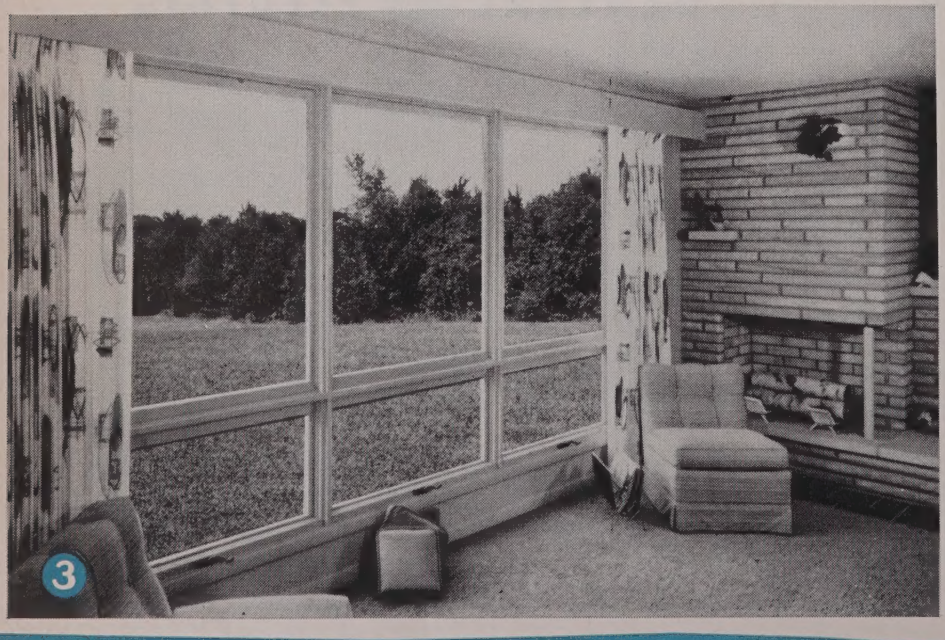


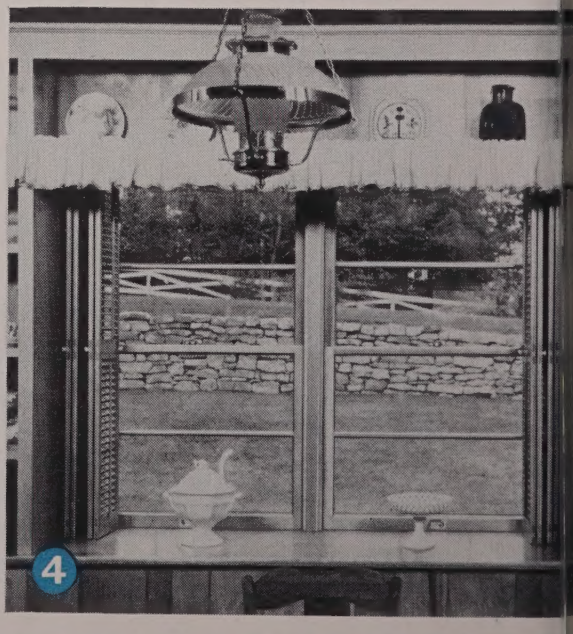


Air conditioning doesn't mar the appearance of these attractive apartments, inside or outside. Inside grilles also are neat and unobtrusive. Modern, rust-proof grilles of aluminum replace outside closure panels when the chassis are installed.











NOW THERE'S A NEW MALTA WOOD WINDOW FOR EVERY NEW HOME DESIGN... EVERY PURSE AND PURPOSE

Choose any window design your heart desires—or your new home plans dictate. Malta makes quality wood windows to suit every new home style, every new home budget.

New, thin, trim lines and larger, vision-clear glass areas bring a new kind of charm, beauty and feeling of spaciousness to every room in your home. Easy operation, rust-proof weather-stripping, toxic treatment of all wood parts and smart modern hardware provide a house life of window convenience and extra values.

Malta's practical designs, plus expert milling, help speed construction . . . reduce finish work-time—cut building costs. And Malta's factory inventory, plus the fastest delivery service in the industry, make Malta windows available to you almost overnight. These are a few of the reasons why Malta window sales are way ahead of the industry.

1. **MALTA CASEMENTS** feature snap-in wood grids for variety in light divisions.
2. **MALTA PICTURE WINDOWS** for modern homes where the light, open look is desired.
3. **MALT-A-VENTS** provide custom designs and intriguing picture window effects.
4. **MALT-A-MAGIC** double-hung units feature finger tip ease of operation.
5. **MALTA 'TOWN AND COUNTRY'**—modern awning-type window at cost of double-hung units.
6. **MALT-A-GLIDE** horizontal sliding units, with lift-out sash for easy cleaning.

Supreme Quality Since 1901

THE MALTA MANUFACTURING CO.

Executive & Sales Offices • 120 Mill St., Gahanna, Ohio. Plant • Malta, Ohio

Member Ponderosa Pine Woodwork Assn. and N.W.M.A.

Malta
GUARANTEED QUALITY WOOD
WINDOWS

NEW "light ideas" from VIRDEN LIGHTING



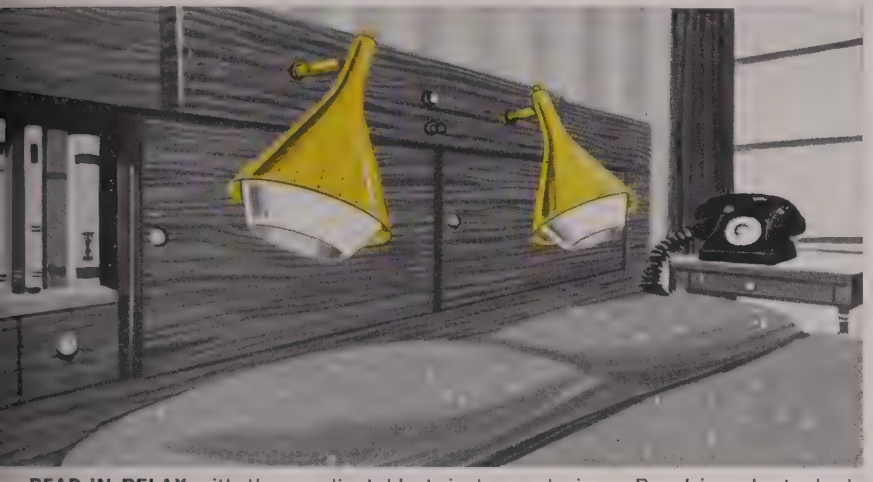
A. Cheerful Greeting with this new garden or walk light. Fiberglas shade in tole green and white. Portable or permanent installation. **V-7600**

B. Capture Her Attention with this striking cluster of ceramic pendants in eggshell white with pierced diamonds. To duplicate, order 3 **V-1935** and **V-1683** spreader.

C. Dramatize Your Rooms with this modern design. "Square round" white opal globe is accented with strips of walnut and brass. **V-1961.** Note companion piece over stairway.



Brighten Your Bath with these new matching fixtures. Milk white glass inlaid with sparkling multi-colored mosaic. **V-6515** over mirror. **V-6510** at sides.



READ 'N RELAX with these adjustable twin brass designs. Panel is walnut, shade is polished brass with white metal directional inserts. **V-6095**

Gracious Hospitality with this striking pulldown. Shade has prismatic lens on bottom, iced glass flecked with silver on top. Accents are polished brass and walnut. **V-1161.** And don't forget valance lighting to bring out the beauty in draperies!



From Virden comes a brilliant *new* line of home lighting fixtures! New styles . . . new designs . . . new materials . . . in the finest collection of "light ideas" in our history.

Now you can add new glamour, new sales appeal to your homes in literally dozens of ways, and do it easily and inexpensively!

Your Virden distributor will have our new line on display soon. Be sure to see it. You'll find his name in the Yellow Pages of your phone book.

NEW CATALOG! Just off the press, it shows in full color our complete new line. New pulldowns, new ceramics, new clusters, a wonderful variety of ceiling and wall units, outdoor lighting . . . in fact, everything you need to make your homes more beautiful . . . day and night. Ask your Virden distributor for your free copy or write Virden Lighting, 6103 Longfellow Ave., Cleveland 3, Ohio. In Canada, John C. Virden Ltd., Toronto, Ontario.

VIRDEN

VIRDEN LIGHTING

Member American Home Lighting Institute

JOHN C. VIRDEN COMPANY DIVISIONS:
VIRDEN LIGHTING · LIGHTING DYNAMICS
Plants in Cleveland, Dallas, Los Angeles, Toronto

Virden Lighting, Dept. HH-5
6103 Longfellow Ave., Cleveland 3, Ohio

Rush me your new "light idea" Catalog, V-62.

Name_____

Address_____

City_____ Zone___ State_____

MAIN SKI LODGE is designed in Early American. After just one year of operation plans are being made to add 50% more space to this 6800 sq. ft. building. And Insulite Roof Deck, Insulite Primed Siding and Insulite Bildrite Sheathing are specified for this new addition, too!

3" INSULITE ROOF DECK, applied with the slope of the roof, complements wood beams. Prefinished inside surface requires no painting or waxing. Insulite Roof Deck is modern, practical and attractive. It meets exacting requirements for structural strength, insulation value, vapor control and interior beauty.



ROOF DECK IS RIGID—easily supports weight of workmen and equipment. Shingles were applied directly to deck —although bitumen, roofing felts and embedded gravel can also be used. Insulite Roof Deck is available in 2′ x 8′ tongue and groove panels—2″ and 3″ thick.



Ski lodge gets high beam ceiling on floor-level budget with Insulite Roof Deck



ARCHITECT: James, Meadows and Howard, Buffalo, N.Y.
CONTRACTOR: Hines and Kirst, Hamburg, N.Y.

INSULITE PRIMED SIDING goes up fast and easy on Insulite Bildrite Sheathing. This attractive siding is easy to work with. Has no structural grain, knots or split ends. Insulite horizontal Primed Siding is now available in 8″, 10″, and 12″ widths.



Architect R. Marwell James, A. I. A., incorporated open beam ceilings into his plans for Kissing Ridge Ski Lodge, in the Colden Valley, just south of Buffalo, N. Y. And to keep costs down while realizing the full beauty of this type of design, he specified Insulite Roof Deck.

4 IN 1 SAVINGS. Insulite Roof Deck is roof decking, insulation, vapor barrier and prefinished ceiling —all in one cost-saving product!

Application time is cut 45% because only one material is applied. No separate roof boards, insulation, lath and plaster, and interior decoration.

INSULITE PRIMED SIDING AND BILDRITE SHEATHING were also specified by the architect. The 12″ horizontal lap siding used in the lodge casts attractive deep shadow lines. On other parts of the lodge, 4′ x 8′ panels of plain Insulite Primed Siding were used for board and batten construction.

Rugged Insulite Sheathing was selected because of its effective vapor control, outstanding insulating value, and good bracing strength.

Build better with

INSULITE

Roof Deck, Primed Siding and Sheathing

Insulite Division of Minnesota and Ontario Paper Company.
Minneapolis, Minnesota

INSULITE AND BILDRITE ARE REG. T.M.'S U.S. PAT. OFF.

The TECO grade stamp guarantees the superior quality of every sheet of plywood. It is your assurance that you can't buy a poor piece of TECO-Tested plywood because it was produced in a mill where a TECO technician is on duty. Every day he checks every step of the production from plys to finished board. The TECO grade stamp is backed by the Timber Engineering Company of Washington, D. C. They are an independent, FHA-approved inspection organization who place their own men in member mills. Only when plywood meets TECO's rigid requirements is it given the TECO grade stamp of approval.

You can't buy a poor piece of plywood from

SANTIAM!



All plywood with the TECO mark complies with, or exceeds, commercial standards.

day-by-day inspection guarantees every piece as graded . . .

Your best source of Teco-Tested plywood is:

SANTIAM LUMBER COMPANY

Sweet Home, Oregon
Phone EMpire 7-2121, TWX 315-U



your new KWIKSET merchandising KIT

the key to happy home s a key to a kwikset lockset

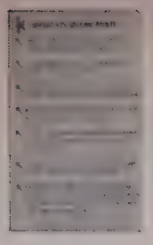
Here is an effective way for you to highlight the quality features of Kwikset locksets and benefit from Kwikset's national advertising.

Consumer advertising in nation-wide magazines like "House and Garden's Book of Building," "House Beautiful's Building Manual," "Better Homes and Gardens Home Building Ideas," help re-sell home buyers on the importance of buying a home where Kwikset locksets are installed.

Designed for use in tract offices or model homes, this kit helps you merchandise the advantages you get in Kwikset locksets.

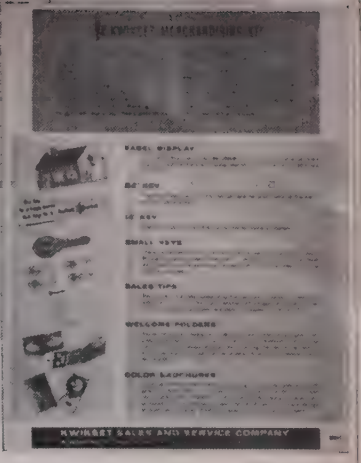
kwikset locksets

KWIKSET SALES AND SERVICE CO.
A subsidiary of the American Hardware Corporation



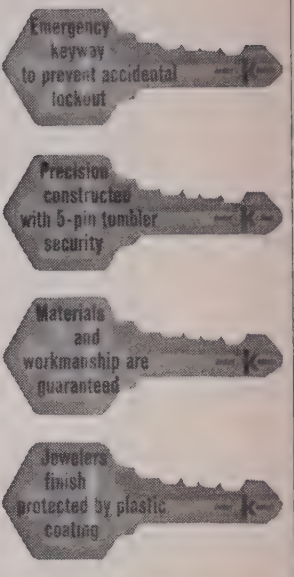
KWIKSET SALES TIPS







EASEL DISPLAY



ADHESIVE-BACKED DOOR DECALS

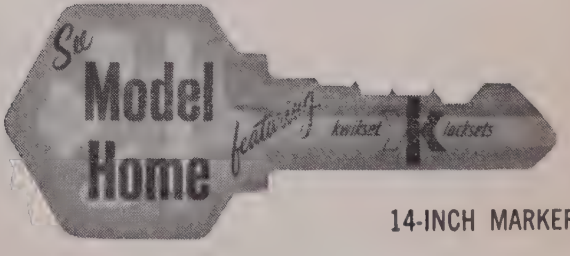
TWO FOOT LONG IMPRINT KEY



WELCOME FOLDERS WITH KEY ENVELOPE



KWIKSET COLOR BROCHURE



14-INCH MARKER KEY



New from Hotpoint

SPACE SAVING APPLIANCES



CK55-B

NEW COMPACT REFRIGERATOR-FREEZER

- Big Inside, Trim Outside—only 28" wide, yet has big-family capacity.
- True Two-Door Combination—with separate 89 lb. zero-degree freezer.
- Space-Saver Hinges—no side clearance needed for door.
- Roomy No-Frost Refrigerator —has real porcelain crisper.
- Handy Glide-Out Shelves.

BIG CAPACITY

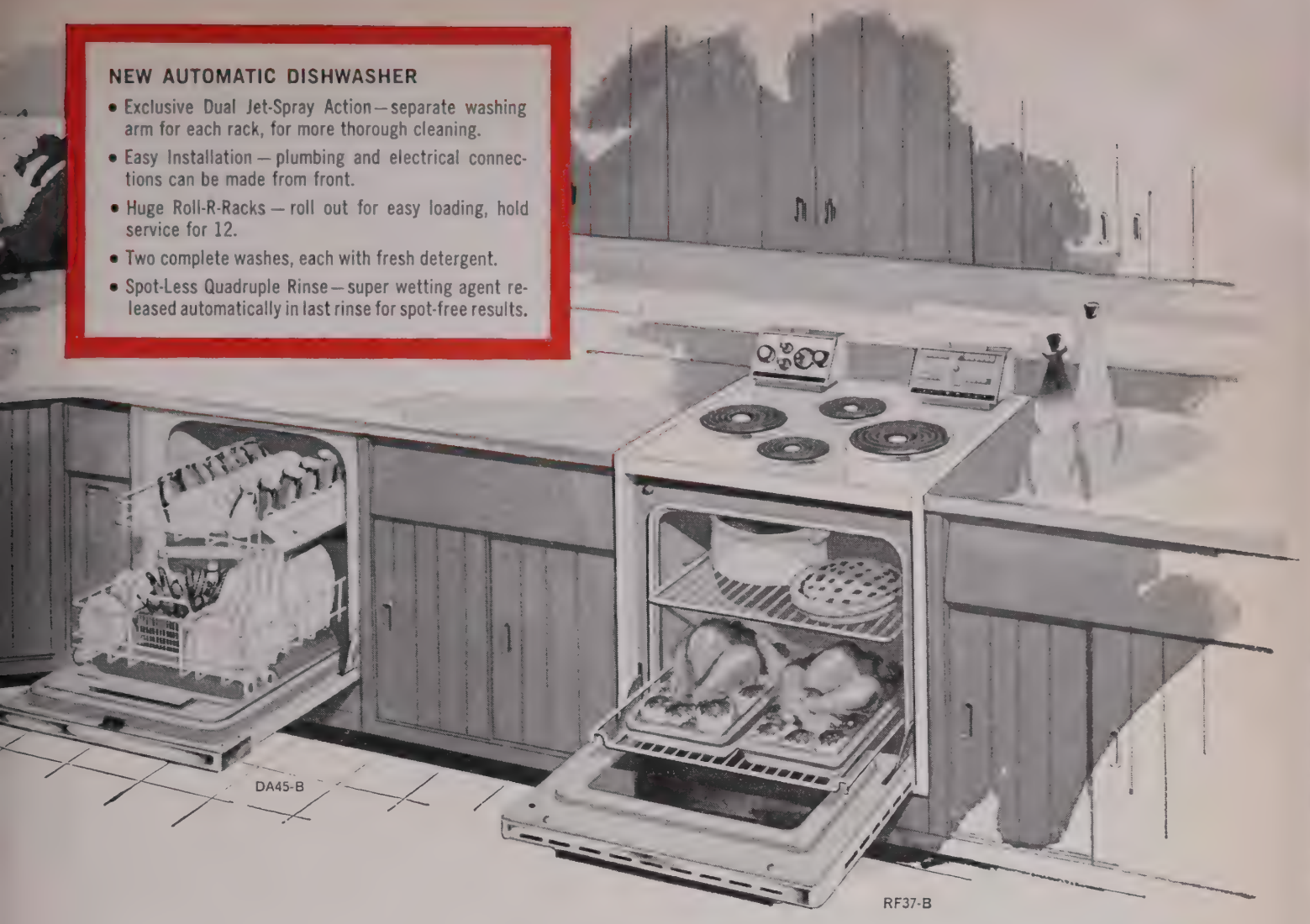
DELUXE FEATURES

EASY INSTALLATION

In a wide variety of models and prices

ELECTRIC RANGES • REFRIGERATORS
AUTOMATIC WASHERS • CLOTHES DRYERS • CUSTOMLINE® • DISHWASHERS • DISPOSALL® • WATER HEATERS
FOOD FREEZERS • AIR CONDITIONERS
ELECTRIC BASEBOARD HEATING

Hot



NEW AUTOMATIC DISHWASHER

- Exclusive Dual Jet-Spray Action—separate washing arm for each rack, for more thorough cleaning.
- Easy Installation—plumbing and electrical connections can be made from front.
- Huge Roll-R-Racks—roll out for easy loading, hold service for 12.
- Two complete washes, each with fresh detergent.
- Spot-Less Quadruple Rinse—super wetting agent released automatically in last rinse for spot-free results.

Today every building inch counts more than ever before! And Hotpoint takes fewer inches to give your kitchens that luxury look at low cost. For example, the Hotpoint Town and Country Range combines oven and surface section in one low-cost compact unit just 30" wide. The new Hotpoint Compact Refrigerator-Freezer is a true 2-door combination, but it's only 28" wide.

These are not stripped-down economy models. They're full capacity models loaded with deluxe features you can demonstrate and sell . . . yet still keep your selling price low! Contact your Hotpoint distributor and see the full line. You'll see why Hotpoint appliances are built for builders—like you.

NEW TOWN AND COUNTRY RANGE

- Low Installation Cost—slides in like a drawer, needs just one electrical connection.
- Twin Control Towers—easy to see and reach, yet away from "little fingers" and spatters.
- Automatic Oven Timer—turns oven on and off with pre-set clock control.
- "Super 2600" Speed Unit—heats so swiftly it boils a can of soup in 65 seconds.
- Removable Window Door—for easy oven cleaning.

DISCOVER HOW MUCH MERCHANDISING HELP HOTPOINT GIVES YOU ▌ **see Selling Aids Directory section of this issue**

point

A Division of General Electric Company, Chicago 44, Illinois



NU-WOOD CEILING TILE *in Fissured design resembles travertine marble.*

Get the drop on competition!

Let Nu-Wood add the Sound Conditioning 52% of your prospects want

■ In a study just completed by *American Home* magazine, 52% of the homeowner respondents said they would like to specify acoustical ceiling tiles if they were buying a newly built house. You can sound condition the living areas of your model homes with Nu-Wood acoustical tiles to brighten your sales prospects. ■ Nu-Wood tiles take the ricochet out of noise . . . soak up sound to an astonishing degree. For a demonstration, put up tile in several rooms . . . leave it out of others. You'll discover a marked hush in the Nu-Wood tiled rooms. Add this customer bonus of acoustical ceilings to your homes. It's an *extra* other builders have yet to exploit fully. ■ Nu-Wood tiles go up fast with staples, nails or adhesive . . . present a decorative effect as well as sound condition. Call your Nu-Wood dealer today to learn how Nu-Wood adds exclusive features to your finest homes. (It's great for building remodeling business, too.)

NU-WOOD®
ACOUSTICAL AND DECORATOR CEILING TILES

Wood Conversion Company • First National Bank Building, St. Paul 1, Minnesota

THE NEWEST NAME
IN FINE KITCHEN
CABINETRY:

Sculptured Spicewood*

CRAFTED BY
i-XL

Custom-crafted kitchen cabinets—with the beauty and the workmanship usually found only in fine furniture. See how Sculptured Spicewood doors and drawers are fully paneled. No applied moldings are used. And, notice how the lustrous baked lacquer finish deepens and enriches the sculptured beauty. This is the kind of kitchen your discriminating customers have been asking for—and now you can supply them. The I-XL Furniture Co., Inc., Goshen, Indiana.

*Trademark



The unmistakable look of luxury.

Made even more desirable by thoughtful "housewife-approved" conveniences! Sculptured Spicewood has a beauty that works for delightful living. Full paneling is an immediately identifiable quality feature. No applied moldings are used. Instead, solid core doors and drawers are fully paneled and framed by expert cabinetmakers. The lustrous lacquer finish stays rich and beautiful with a minimum of care. Behind each door and in each drawer are many thoughtful and unique conveniences that will make a homemaker's hours in the kitchen easier, more pleasant and much more satisfying.





Adjustable shelves—an important feature that sells women on Sculptured Spicewood wall cabinets. Shelves can be moved up or down, in seconds and locked in place firmly.



Pull-out shelves are standard equipment in all Sculptured Spicewood base cabinets. Shelves slide out and back smoothly and easily. Another "housewife-approved" convenience.



Sta-Close* drawers. I-XL trademarked feature. Closes drawers quietly and firmly, then keeps them neatly shut. It completely eliminates the nuisance of partly-closed drawers.

*Patent applied for.

Sculptured Spicewood

Glowing beauty
or family and dining rooms!

he elegance that Sculptured Spicewood brings the kitchen can be extended beautifully and turally to family and dining rooms and to her areas of the house. Standard cabinets can grouped to form lovely built-in or free-nding arrangements. Many attractive rniture groupings are available, including rs, hutches and sideboards.







Added touches of elegance!

The beauty and versatility of Sculptured Spicewood is clearly demonstrated by this smart foyer setting. Standard cabinets are arranged in sequence and highlighted with a ceramic top against wood and fabric panelling. The soft gleam of the baked and hand rubbed lacquer finish provides the mellow richness of fine furniture. Sculptured Spicewood units offer limitless possibilities for unusual treatments throughout the home.

i-XL

I-XL FURNITURE CO., INC.
Goshen, Indiana

MEMBER NATIONAL INSTITUTE OF WOOD KITCHEN CABINETS

Sculptured Spicewood, I-XL Furniture Co., Inc., Dept. 61B, Goshen, Indiana
Gentlemen: You're right, I think I should know more about Sculptured Spicewood.
☐ Please have salesman call. ☐ Please send complete information and specifications on Sculptured Spicewood.

NAME_____

COMPANY NAME_____

ADDRESS_____

CITY_____ ZONE_____ STATE_____



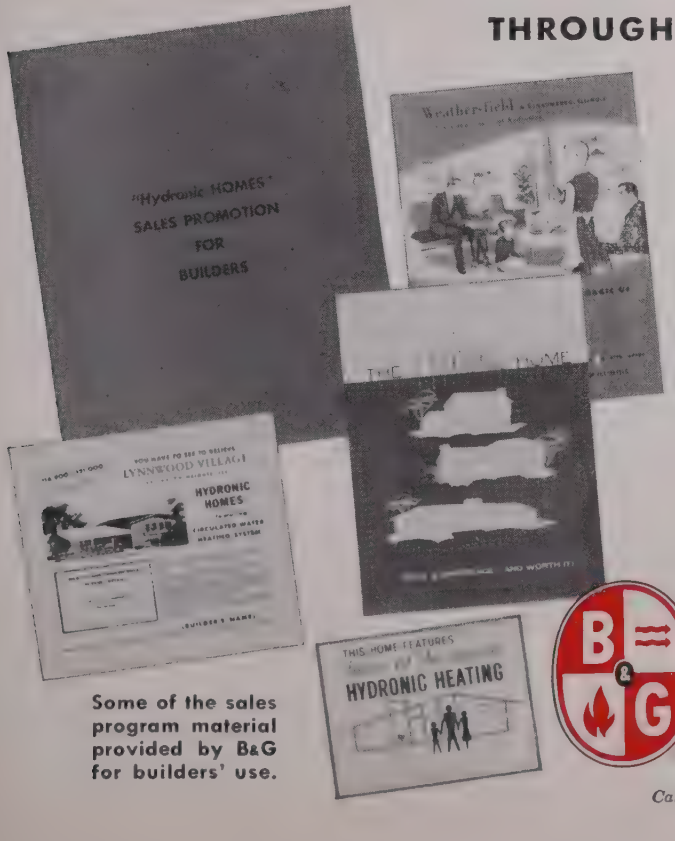
Your prospects are being pre-sold on Sculptured Spicewood now!

Sculptured Spicewood is being introduced in full-color ads in HOUSE & GARDEN, HOUSE BEAUTIFUL, and HOUSE BEAUTIFUL'S BUILDING MANUAL and HOUSE & GARDEN'S BOOK OF BUILDING. Profit from this promotion. For full information on Sculptured Spicewood, mail the coupon.



HOW BUILDERS USE *Hydronics*

TO CREATE SALES-MAKING TRAFFIC THROUGH THEIR HOMES



Some of the sales program material provided by B&G for builders' use.

The B&G Builder Sales Program is a tested and proved method of using *hydronics** to help sell homes. It recognizes the fact that to make sales, a builder must *create traffic* through his model homes by means of *some distinctive feature which identifies them favorably to the prospect!*

The B&G Builder Sales Program presents an outstanding *traffic-creating* plan and provides all the necessary sales tools. It enables the builder to demonstrate to his prospects that the comforts, conveniences and *extra benefits* of B&G *Hydro-Flo* Heating —*a hydronic system*— are far superior to any other kind...definitely a *distinctive feature!*

The B&G advertisements shown here are evidence that hydronic *Hydro-Flo* Heating helps sell homes. Each ad is a case record of a builder's success.

Write today for your copy of the "B&G Sales Promotion for Builders."

**Hydronics: The science of heating and cooling with water.*

Hydro-Flo® SYSTEM

BELL & GOSSETT

COMPANY

Dept. GQ-10, Morton Grove, Illinois

Canadian Licensee: S.A. Armstrong, Ltd., 1400 O'Connor Drive, Toronto 16, Ontario



THIS IS THE SHEATHING THAT INSULATES



That's the difference between one sheathing material and another. Insulation board is the one that insulates. In fact, insulation board sheathing meets F.H.A. minimum requirements without supplementary wall insulation.

Now the Insulation Board Institute has established a precise rating system (see chart). Soon these ratings will be stamped on every sheet manufactured by our fourteen member firms. Watch for the "IBI Rated" seal.

Got time for three fast facts? (1) Insulation board sheathing is strong—up to five times as strong as horizontal lumber sheathing! (2) Insulation board requires 50% less labor than lumber sheathing—and involves at least 10% less waste. (3) Insulation board weighs less than half as much as gypsum sheathing.

HEAT RESISTANCE RATINGS (R)	
IBI RATED INSULATION BOARD SHEATHING (25/32 IN.)	R 2.06
IBI RATED INSULATION BOARD SHEATHING (1/2 IN.)	R 1.32
LUMBER (NOM. 1 IN.)	R 0.98
GYPSUM (1/2 IN.)	R 0.45
PLYWOOD (5/16 IN.)	R 0.39

Write for the new booklet, "How to Save with Sheathing."

IBI INSULATION BOARD INSTITUTE

111 West Washington St., Chicago 2, Illinois



luxurious towel bar
in sparkling chrome

accessories

make the bath...

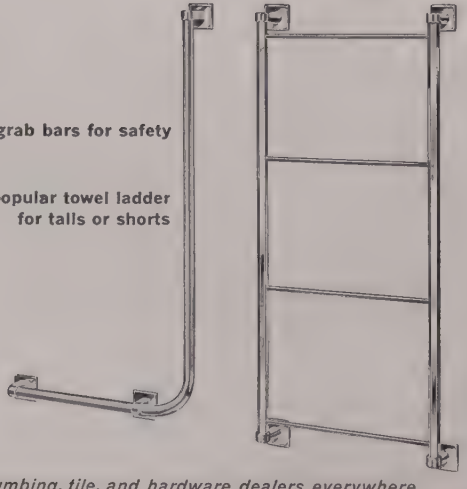
The matchless quality of Hall-Mack accessories strikes a tone of elegance and charm that makes your bath one of the most cherished rooms in your home.

And best of all, there's a Hall-Mack line of bathroom accessories to complement every style and decor... to fit any budget.

handsome
lucite towel
ring with
chrome base

heavy duty grab bars for safety

at right: popular towel ladder
for talls or shorts



Sold by leading plumbing, tile, and hardware dealers everywhere.

HALL-MACK COMPANY
division of Textron Inc. HH561
1380 W. Washington Blvd., Los Angeles 7, Calif.

☐ Please send your free color booklet on bathroom planning.

Name_____
PLEASE PRINT

Address_____

City_____ Zone____ State____

Plywood with a Plus

AVE 30% PLUS ON ALL INGLEWALL PROJECTS WITH REZON OVERLAID PLYWOOD

IA accepted singlewall construction minates sheathing costs and labor. ombine this new technique with eZon overlaid lap, bevel or panel ing and you'll save at least 30% in terial and labor costs on installations comparable quality.

T LABOR COSTS...CreZon over-d siding goes up quickly, easily, cuts anly, requires fewer nails for appli-ion.

T PAINT COSTS...CreZon is easy paint. Two coats do the job of three. u save one-third the cost of paint and or.

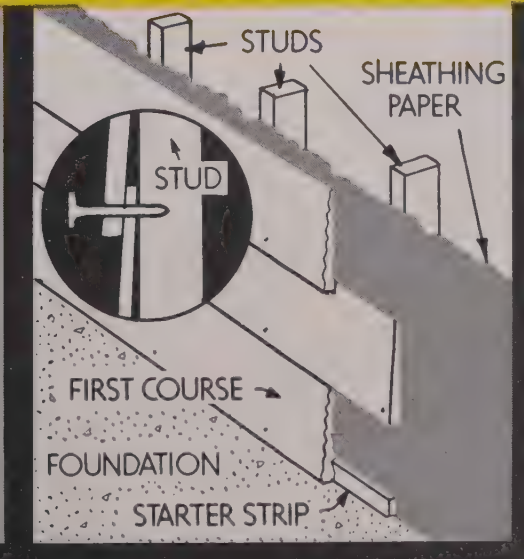
TRA DURABILITY...CreZon's atherproof surface will not split or ck . . . grain rise, paint blisters and cks are eliminated. Paint lasts twice long. Discover how CreZon can help u build better, for less!

ite: Crown Zellerbach CreZon Sales, e Bush Street, San Francisco 19, lifornia.



These leading plywood manufacturers produce the highest quality overlaid plywood by bonding CreZon to DFPA Tested exterior grade plywood:

Aberdeen Plywood & Veneers, Inc. (Harbor Plywood Division)
Anacortes Veneer, Inc.
Diamond Lumber Corp.
Evans Products Company
Georgia-Pacific Corp.
International Paper Company (Long-Bell Division)
Roseburg Lumber Company
Simpson Timber Company
St. Paul & Tacoma Lumber Company
United States Plywood Company
Washington Plywood Company, Inc.
Canadian Western Lumber Co.
MacMillan & Bloedel, Ltd.
Western Plywood Co., Ltd.



FHA ACCEPTED
Singlewall construction with CreZon saves 30% plus.

BEVEL SIDING of CreZon overlaid plywood is applied directly to studs.

CROWN ZELLERBACH

RETURN AIR

OUTSIDE AIR

CLEANING

Point out to customers how a Westinghouse Precipitron electrostatically removes dust, bacteria and odors from the air, cuts cleaning and dusting labor. A big seller to the fastidious housewife.

HUMIDIFYING

A big pay-off in customer satisfaction at very low cost. Prevents pesky shrinkage of floors and woodwork (they could blame it on you!) by forcing atomized water into the air stream.

DEHUMIDIFYING

A hot seller where "it ain't the heat but the humidity." Just tell the customers a Westinghouse humidity control system maintains comfortable moisture levels even when cooling isn't required.

COOLING

A "must" for any quality home in warm climates, a bonus feature anywhere. You can offer Westinghouse de luxe split-systems, lower cost self-contained units, or new WhispAir.



NEW! WhispAir*

by Westinghouse provides central heating and air-conditioning at the lowest installed cost yet! Uses no floor space, can be installed with or without ductwork. Ideal for small homes and commercial buildings. Completely self-contained, prewired, ready for quick, easy installation.

OUTDOOR UNIT

HEATING

You probably already are offering forced air central heating in your homes. This is the heart of a Total Comfort System. Westinghouse offers a top line of gas, oil, or electric furnaces.

*Trade Mark



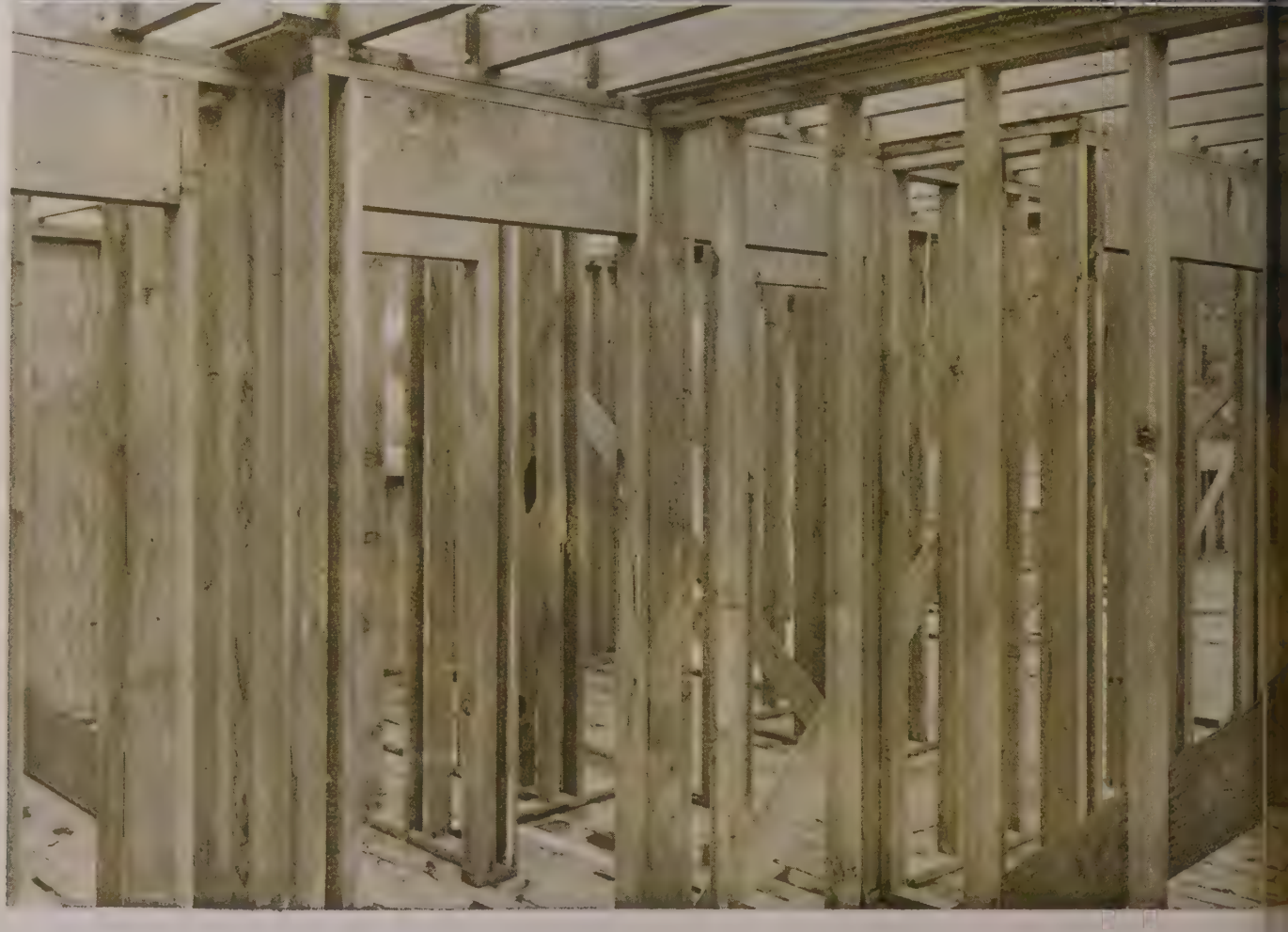


Take advantage of the extra sales appeal of a Westinghouse Total Comfort System. Rather than offering your customers only heating or cooling, sell them TOTAL COMFORT! Sell them year-round controlled air that protects their homes, their health, and their dispositions . . . A Westinghouse Total Comfort System. Call your Westinghouse PRO for full details. Or write: Air Conditioning Division, Box 510, Staunton, Virginia.

Now-- from a single source, every component in a TOTAL COMFORT SYSTEM

Westinghouse



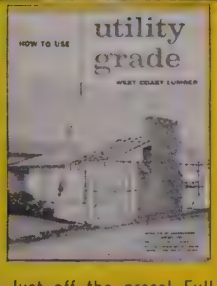




"I have built with UTILITY GRADE West Coast Lumber for 15 years," says GEORGE KOCH,

Oswego Builder.

"I know from experience that Utility grade, properly used*, maintains my reputation for quality and saves 30% on framing lumber costs. Even when we called it No. 3, we found it the workhorse of the framing grades."



Just off the press! Full of application pointers and building facts*. Ask your lumber dealer for your copy or write us.

Utility grade can give your building profit a boost, too. For studs, plates, joists, rafters, headers and bracing*, ask your lumber dealer... he'll point out the profit-points of Utility grade.

WEST COAST LUMBER

West Coast Douglas Fir • West Coast Hemlock • Western Red Cedar • Sitka Spruce • White Fir

West Coast Lumbermen's Association, 1410 S. W. Morrison Street, Portland 5, Oregon

**When using in accordance with FHA Minimum Property Standards for 1 and 2 Living Units, FHA Bulletin No. 300.*

Years-ahead windows

MODERN!
WABASH

VISTA



MODERN VISTARAMA PICTURE-AWNING WINDOW—for a picture view and fresh air, too. Fixed upper sash, ventilating lower sash in a single Vistarama unit.

ADVANCED DESIGN and unique engineering "firsts" make Wabash Vistarama the most talked-about wood windows of the year. Here are windows of the 1960's . . . with more truly modern features than any other line. That's why Vistarama windows will sell your customers on sight.

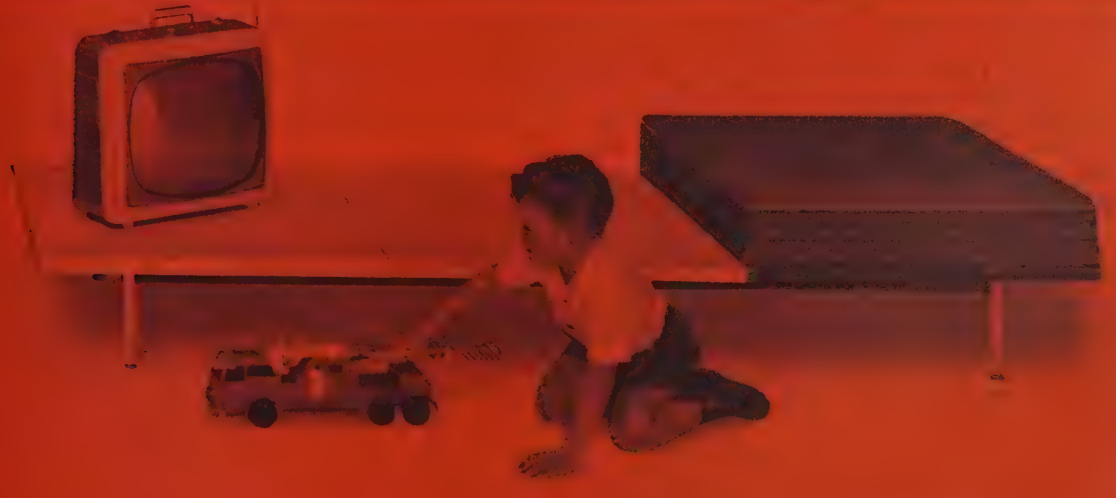
The Wabash Vistarama line, with its new dimension in styling, offers you windows that help sell every house, every room. Not shown above are the elegant slim-line Vistarama Casement windows, with maximum glass area. Exclusive "unitized" frame permits sturdy, rigid installation . . . singly or in any casement grouping.

All Wabash Vistarama units, crafted of preservative treated Ponderosa Pine, are backed by 75 years of Wabash wood production know-how. Ask your dealer for the facts on this quality line. Learn how you can fit Wabash Vistarama Windows into your fall starts and remodeling projects. See how adaptable these units are to a variety of designs. Your prospects will appreciate the extra features of Wabash Vistarama.

that sell on sight!

RAMA WOOD WINDOWS





VERSATILE VISTARAMA PANEL WINDOW—can be arranged in countless groupings; installed as awning, hopper, fixed unit, or as economy casement.

Typical Vistarama advanced design features:

MORE WEATHER-TIGHT—neoprene weatherstrip, applied to the frame for tighter seal. Retains flexibility at temperature extremes; will not deteriorate.

RIGID CONSTRUCTION—assures permanently square frames. Glued and pinned slot and tenon construction.

WOOD BEAD GLAZING—glass set in glazing compound; anchored with attractive wood stops. Tighter seal; faster and easier to reglaze.

WABASH VISTARAMA WINDOW UNITS ®

WHERE TO BUY

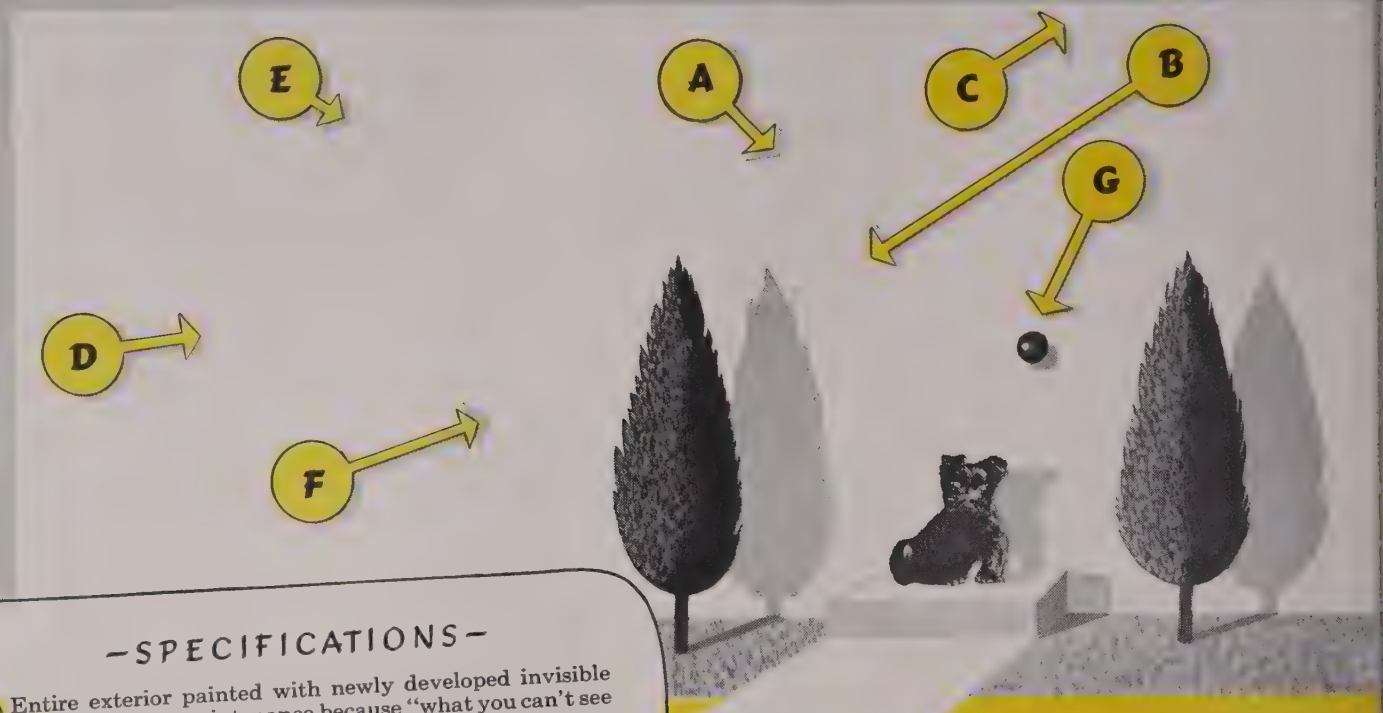
Wabash Vistarama Windows are sold through reputable millwork jobbers and lumber dealers in your area. For the name of your nearest jobber or dealer, write WABASH VISTARAMA at the address below.

WABASH VISTARAMA IS THE REGISTERED TRADE NAME OF

THE WABASH SCREEN DOOR COMPANY 1217 Florida Street • Memphis 6, Tennessee

HERE IS A PICTURE OF TOMORROW'S HOME—

(IF WE BELIEVE ALL THE PREDICTIONS WE READ)



—SPECIFICATIONS—

A Entire exterior painted with newly developed invisible paint. Eliminates maintenance because "what you can't see won't hurt you." Also reduces hazard of unexpected guests.

B Newly developed and super-automatic mail box. Opens and sorts mail, files bills alphabetically in special "future business" compartment, types answers to important correspondence and deposits completed letters on desk in den, ready for signature.

C Newly developed roofing with impregnated vitamin concentrates—eliminates all vitamin deficiencies. Can also be furnished with mosquito repellent, hay fever reducing hormones, and anti-asthma atomizer attachments. (Slight additional cost.)

D Newly developed, radio-activated, hydro-pneumatic gadget control. Can be adjusted, by simple dial setting, to do the following in sequence: (1) Ring alarm clock; (2) mix baby's formula; (3) prepare breakfast; (4) put the cat out; (5) wash dishes; (6) make the beds; (7) let the cat in; (8) change the linens, and (9) the baby.

E Newly developed heating, ventilating and refrigeration system—completely automatic. Provides temperature range from −30° to +120° F. Converts swimming pool to skating rink in 45 seconds.

F Newly developed multiple-rotating partitioning—converts living room to library to kitchen to bathroom by simple electronic control. Ideal for invalids and inebriates.

G Newly developed visible doorknob. Serves as landmark in locating entrance to home. Turn of knob automatically cleans and polishes shoes, ejects dog from favorite chair, and tunes in news program.

ACTUALLY, we don't know what tomorrow's home is going to look like. We don't know where reality ends and fancy begins in projecting its future conveniences and innovations.

Of one thing we're reasonably certain—there will be increasing emphasis on the home's electrical system. Electrical equipment and appliances will continue to be provided and promoted as an integral part of the home. More and more, adequate wiring will be a *must* for these "built-in" electrical features and others that will be added later on.

When you install Square D's QO "*qwik-open*" circuit breakers in your homes, you have a potent selling feature. You're providing far more than just adequate wiring. You're providing convenience. There are no fuses to replace. Even a child can restore service, quickly and safely. You're providing modern protection against overloads and "shorts." And—you're providing for extra circuits as they're needed in the future.

You put a proven selling feature to work for you when you install Square D's QO—finest breaker ever built!

SQUARE D COMPANY
MERCER ROAD, LEXINGTON, KENTUCKY



SQUARE D COMPANY

wherever electricity is distributed and controlled

Scheirich KITCHENS

"SHY-rick"

BRONZEGLOW® BIRCH



As seen on THE PRICE IS RIGHT

Our large scale factory operation offers you • Mass production economies plus unlimited opportunities for custom kitchen designing • Carefully selected raw materials and scientifically engineered construction • Accuracy and smoothness in machining through the use of heavy production equipment • Uniform and complete sanding in preparation for finishing • A finishing procedure incorporating the latest application techniques including conveyorized oven-accelerated drying, which permits the use of the highest type of finishing materials applied with a maximum film thickness (durability of finish and hazard resistance are remarkable) • Constant inspection insuring consistently high quality • Instant delivery by our 59 warehouse distributors, along with all built-in appliances, and assistance in kitchen planning and installation.

For the Most Beautiful Kitchens of Them All

MEMBER NATIONAL INSTITUTE OF WOOD KITCHEN CABINETS

H. J. SCHEIRICH CO., LOUISVILLE 9, KY.

"Best Buy"

SHOWER FOR REMOD

The **CADET** by

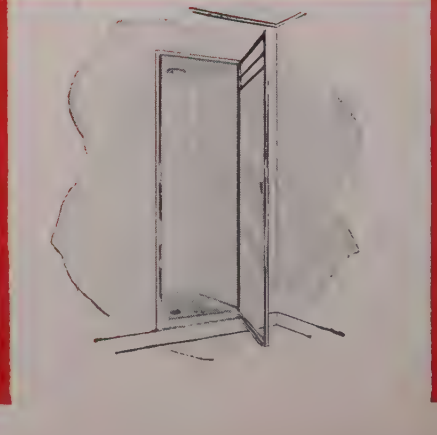
FIAT®



Choice of 4 Models!

Corner Cadet (Model 28) pictured above is free standing, also available for building-in (28B). Shown at right is the Square Cadet (27B) built-in. Also available free standing (Model 27). The Cadet line comes in white and choice of colors to match other fixtures.

Note of luxury at low cost: Add a FIAT quality door.



ELING!

SAVES ½* TILE SHOWER COST!

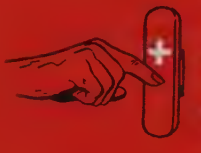
ADD UP THE SAVINGS AND YOU'LL SEE WHY:



YOU SAVE entire cost of carpentry —no lumber or labor needed with FIAT free-standing models.



YOU SAVE the cost of sub pan construction, because you get a permanently leak proof Terrazzo floor.



YOU SAVE slow and costly tile work—especially the building of curb, threshold and jambs.



YOU SAVE valuable time and labor cost—get off the job faster—because one man installs a FIAT CADET SHOWER in minutes.



YOU SAVE the expensive nuisance of call-backs because over 2,000,000 FIAT shower installations attest to their serviceability and satisfaction.

*Average of mid-western contractors estimates. Figures available upon request.

WHEREVER YOU ARE, YOU'RE NEVER FAR FROM ONE OF 5 FIAT FACTORIES



Sold and installed by Plumbing Contractors—Distributed by leading Plumbing Wholesalers everywhere. Write for details.

FIAT METAL MANUFACTURING CO., 9301 Belmont Avenue, Franklin Park, Ill.



Presenting *Vina-Lux*®

PREMIERE *Series*

A style achievement which begins a new era of classic elegance in vinyl asbestos tile...

Now, from Azrock . . . an artistic achievement in vinyl asbestos tile which makes possible the custom styling of expensive floors in your homes — at the same price as regular vinyl asbestos tile. Vina-Lux Premiere Series has a luxurious, subtle patterning that adds extra sales appeal *without adding extra cost.*

Durability, too — Premiere can be used in the busiest areas because the pattern is evenly distributed throughout the *full thickness* of the tile — won't wear off. It can be installed over concrete, on, above, or below grade — or over wood or plywood subfloors. Like all Vina-Lux, Premiere is grease proof, alkali and stain resistant, easy to clean. In seven magnificent colors, including two metallics, 9″ x 9″ size; 1/16″, 3/32″ and 1/8″ gauges.



Nationally advertised in Life, Ladies' Home Journal, Better Homes and Gardens, American Home, House Beautiful. Write today for model home display kit, "Floor Styling Handbook", and samples.

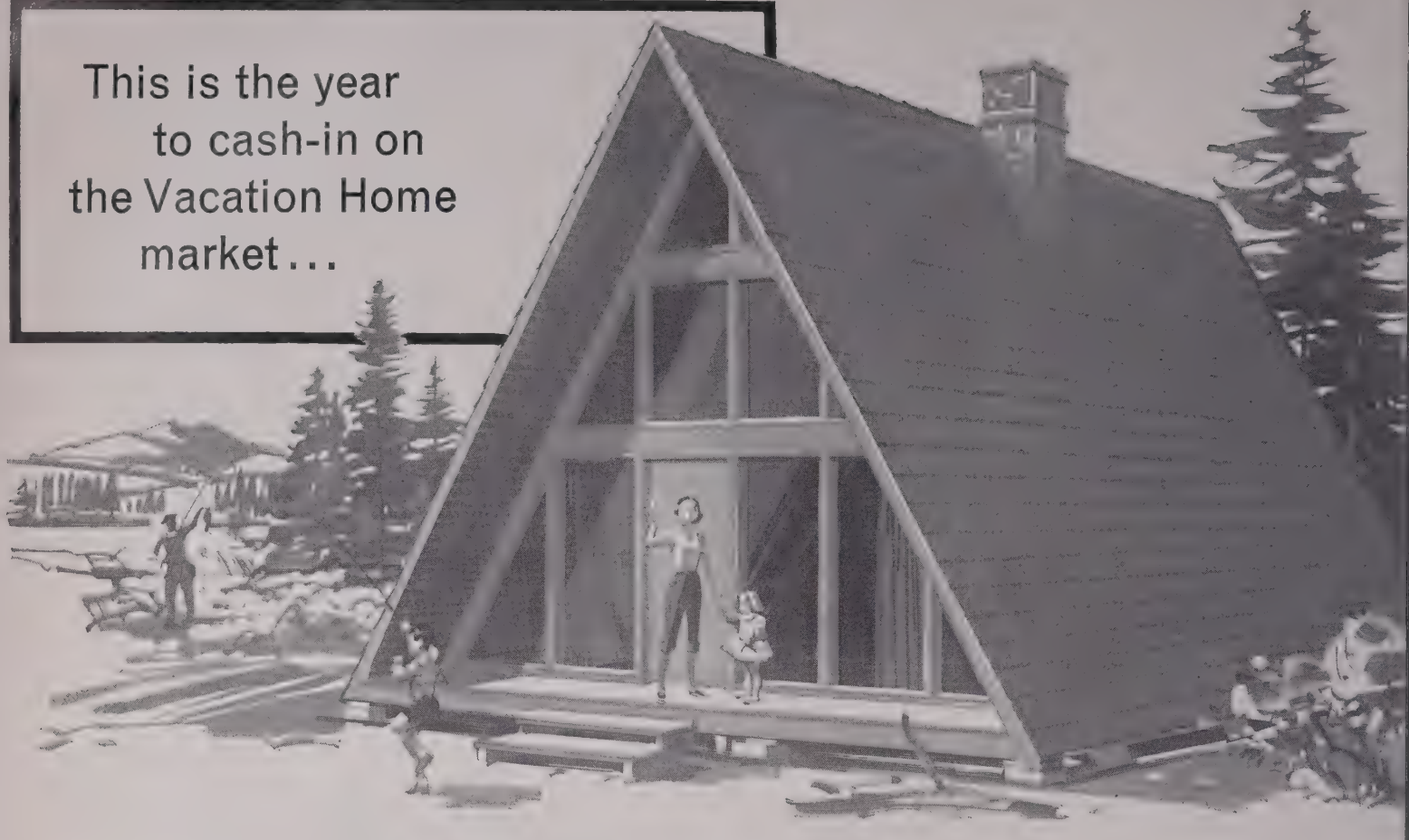
AZROCK FLOOR PRODUCTS DIVISION

Specialists in the manufacture of vinyl asbestos tile and asphalt tile flooring.

UVALDE ROCK ASPHALT CO. • 553A FROST BANK BLDG. • SAN ANTONIO, TEXAS

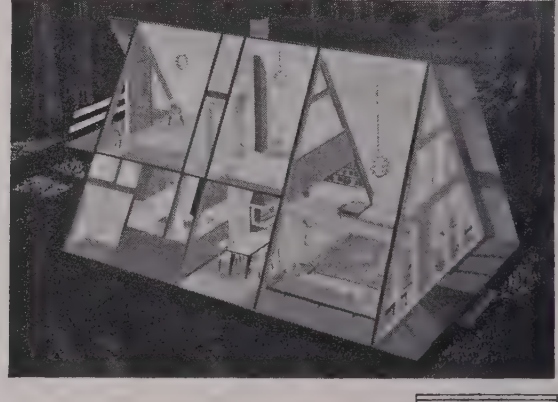
AZROCK FLOORING PRODUCTS

This is the year to cash-in on the Vacation Home market...



Potlatch LOCK-DECK "Free-Time" Home Promotion

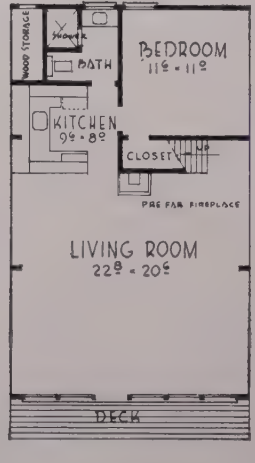
offers you the Plan · the Product · the Profit

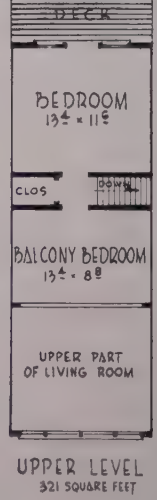


This "A-Frame" second home will be built by hundreds of families in vacation areas across the country. It is but one of 21 plans by America's leading Home Plan service ready to go to work for you. Each is designed for easy, fast, economical construction. With Potlatch LOCK-DECK—the laminated tongue-and-groove building material—you get more structural strength, better insulation and the beauty of natural wood interiors.

YOU, TOO, CAN MAKE BIGGER PROFITS WITH LITTLE ADDITIONAL EFFORT

Each Potlatch "Free-Time" Home is designed for easy-style living with just a touch of luxury. Construction ideas include "A-Frames," expandable homes, mountain retreats, and lake-side beauties. A "Free-Time" second home is leisure-time living at its best. Mail coupon today for FREE copy of Potlatch's Plan Idea Book in full color.





UPPER LEVEL
321 SQUARE FEET



MAIL THIS COUPON FOR FREE PLANS BOOK

Check which you are:

☐ Architect ☐ Builder ☐ Wholesaler ☐ Dealer

POTLATCH FORESTS, INC. • Lewiston, Idaho HH-MY

Name_____

Company_____

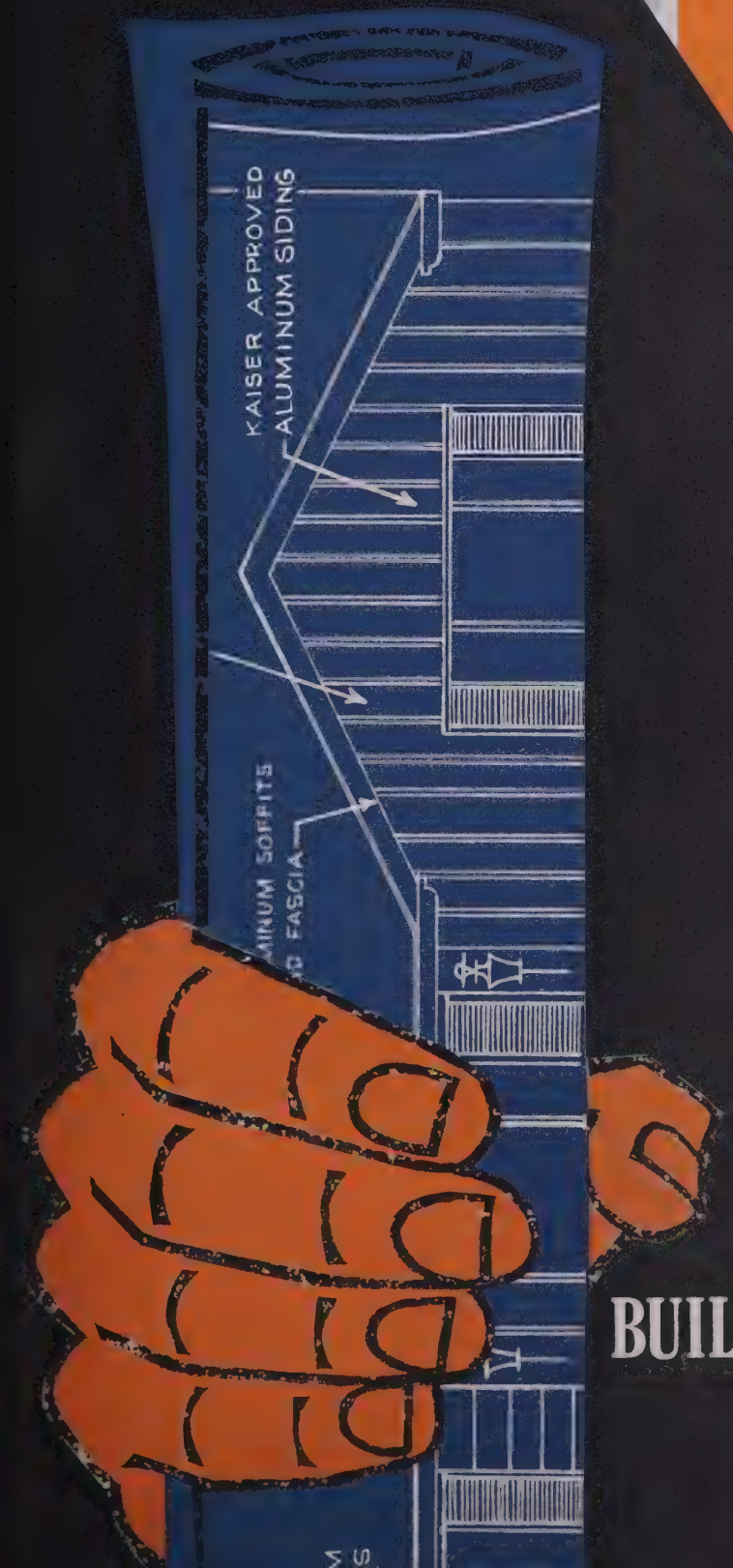
Address_____

City_____ Zone____ State_____

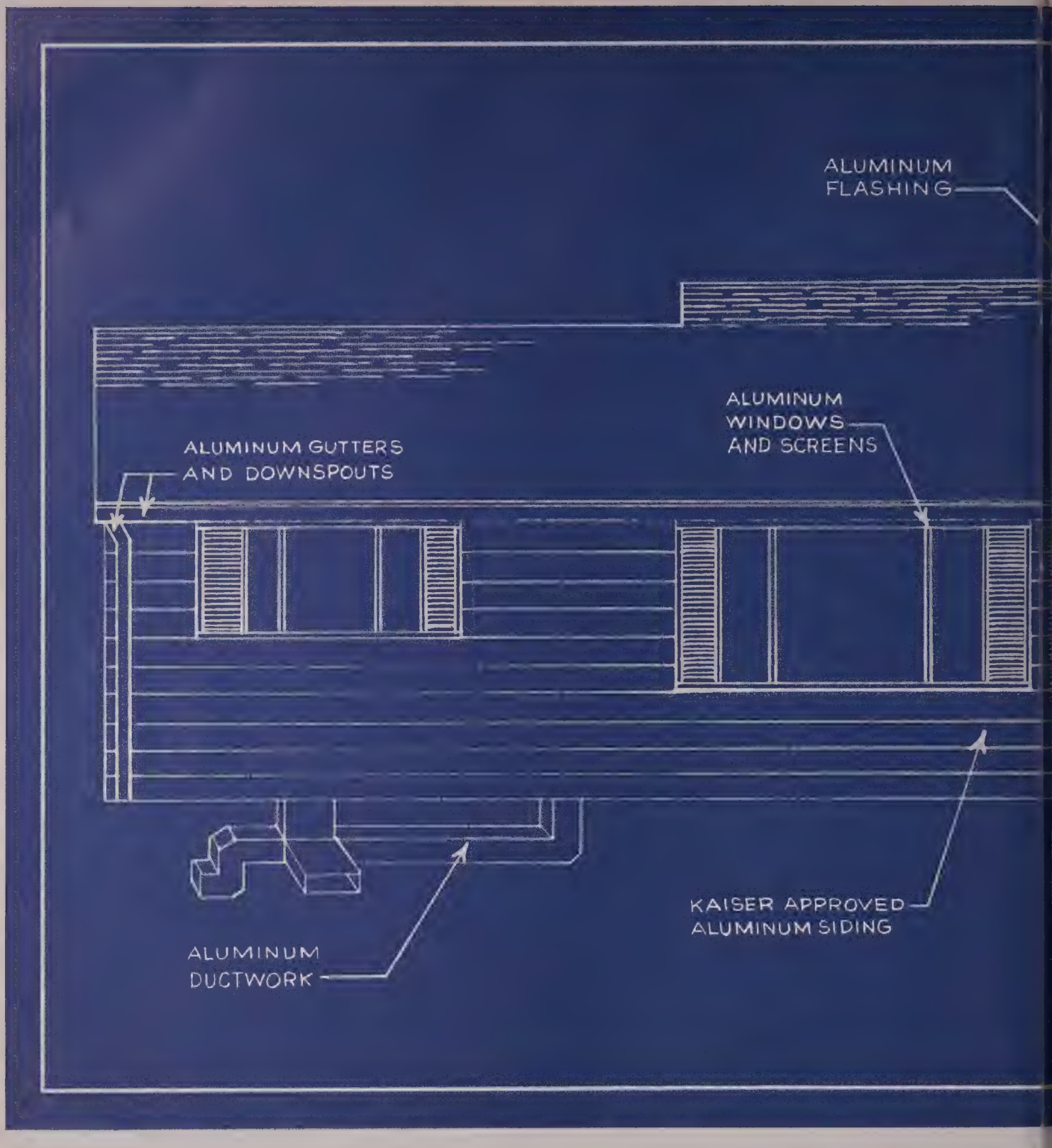
POTLATCH FORESTS INC.
GENERAL OFFICES • LEWISTON, IDAHO

pfi *Symbol of Quality Since 1906*

V.I.P. HOMES



BUILD VALUE INTO YOUR HOMES



USE VALUE IMPROVING PRODUCTS MADE

Value is the strongest sales force in building today!

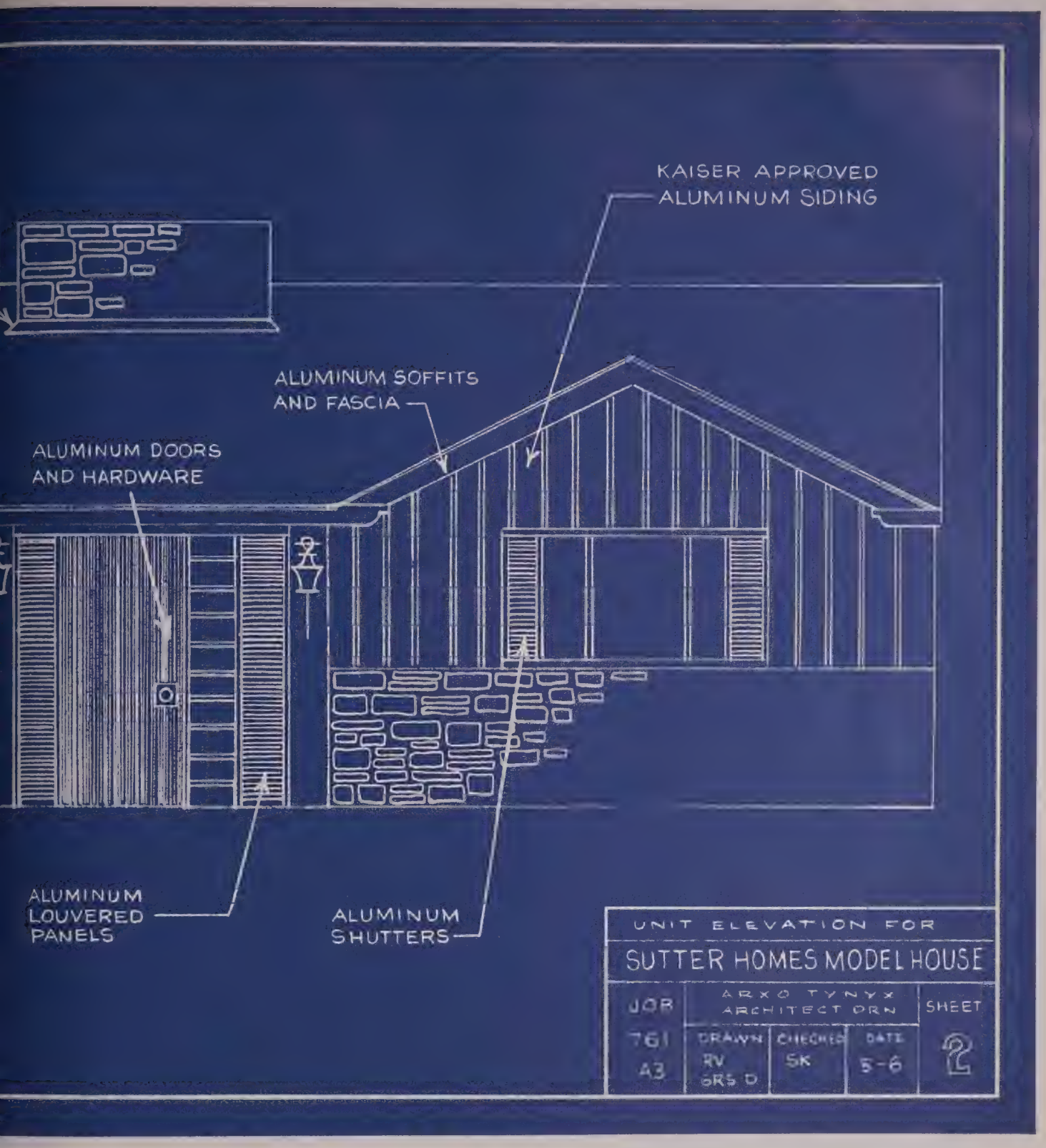
And nothing promises more value for your prospect's dollar than "VIP" Value Improving Products made by customers of Kaiser Aluminum.

Here's how these "VIP" aluminum building products improve value—strengthen your sales message:

Of all building materials, only aluminum assures long lasting, maintenance-free beauty. Aluminum is weather-proof, termite-proof, seldom needs repainting or other costly care. Aluminum brings high appraisal valuations. And—especially important—it goes up fast at low installation cost.

When you build with Value Improving Products—such as Kaiser Approved Aluminum Siding, aluminum sliding glass doors and primary windows, aluminum ductwork, aluminum soffits and fascia, aluminum gutters and downspouts—you're building a more saleable home. You're building a VIP Home.

POWERFUL SUPPORT FOR YOU—For additional selling impact, these Value Improving Products are heavily promoted week after week throughout the year over two of



BY CUSTOMERS OF KAISER ALUMINUM

television's leading shows: *Hong Kong* and *Maverick.*

Locally, Kaiser Aluminum has developed a complete traffic-building program for qualified builders designed to put across the "value concept" right in your own front yard. From your own local television commercials to site signs, this program contains everything you need to make VIP Homes the most wanted homes in your area.

Right now, builders from coast to coast are discovering the special sales advantages only VIP products can bring. For complete information write: Manager, Residential Business Development, Kaiser Aluminum & Chemical Sales, Inc., Kaiser Center, Oakland 12, California.

KAISER ALUMINUM

New Leadership in the World of Aluminum

See HONG KONG and MAVERICK on ABC-TV Network.

FROM BLUEPRINT TO BEAUTY: TURN THE PAGE . . .



BRING VALUE TO LIFE WITH SIDING THAT BEARS

Naturally, you want to sell home beauty that's more than skin deep. You can't go wrong with Kaiser Approved Aluminum Siding . . . a Value Improving Product made by customers of Kaiser Aluminum.

This is the siding homeowners wash instead of paint. The siding that won't split, chip or warp . . . that's termite free, weather resistant. This is the *added value* siding that stays beautifully new for years with little or no upkeep.

In order to merit the "Kaiser Approved" label, this superior siding must pass the most rigid field tests in the industry. Tests conducted by Kaiser Aluminum itself to meet strict demands of material and workmanship. Tests that far exceed FHA requirements.

NATIONAL TV: STRONG LOCAL SUPPORT. Week after week, the added value of Kaiser Approved Aluminum Siding is being promoted over *Hong Kong* and *Maverick*—two of the most popular network television shows of the current season.

In addition, qualified builders can capitalize on a



ALUMINUM SIDING APPROVED BY KAISER ALUMINUM

VALUE IMPROVING PRODUCTS

THIS LABEL!

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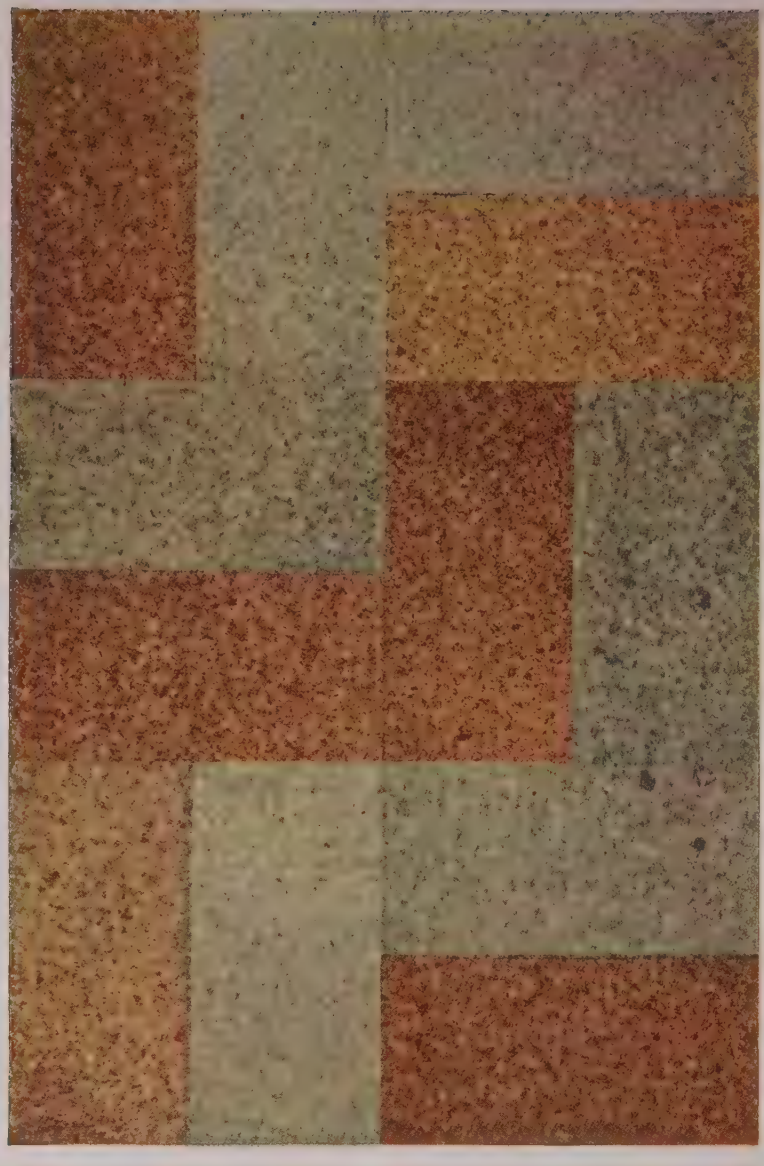
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Roundup:

A quick look at the significance of JFK housing plans

The economic philosophy of the Kennedy Administration has been put this way by the President: "We will do what needs to be done." What needs to be done, Kennedy's housing advisers make it clear, is to conjure up better quarters for the nation's housing have-nots. Mark well these words of HHFAdministrator Bob Weaver: "Our housing needs today are different from those of the thirties and the housing market differs from that of the early postwar years. These needs and potential markets are now largely concentrated among families with incomes of less than $6,000 and individuals who live alone, half of whom are trying to get along on $1,500 a year. Recent migrants to cities, elderly persons, and nonwhites make up a large segment of those who lack decent shelter."

These are the groups, then, for whom the Administration's costly new package of housing aids (*see p 48*) is chiefly designed. The methods, as the Administration's industry opponents concede, are ingenious. First, FHA and Fanny May are to be used in an artful new combination to produce public housing for middle-income families. Next, FHA's Sec 221—originally devised by the Eisenhower Administration to rehouse urban renewal displacees—is to be converted into a questionably sound program of no-down, 40-year loans for everybody. Naturally, private lenders could be expected to shun the scheme. So FHA's $900 million reserves (acquired by overcharging FHA buyers for federal insurance) are to be tapped to pay off defaults in cash. The net effect of all this is to blur the line still more between subsidized and free market housing.

Capture of California S&L stirs up storm of criticism

The deal, which slid by virtually unnoticed by the press, involves Stock S&L Tycoon Bart Lytton, his holding company, Lytton Financial Corp, and the Beverly Hills Federal S&L (assets $94 million). Here's what happened: Lytton Financial bought Southland Mortgage Co, owned by Eugene Webb Jr, who was also president of Beverly Hills, for $1½ million. Thereafter, Webb's proxies elected Lytton's wife board chairman of the S&L and packed the board with people associated with the holding company. Webb retired, leaving Lytton interests in control of the S&L.

The US S&L League, in an unprecedented blast at member institutions (both Lytton and Beverly belong to the league), denounced the take-over of a federal association by a holding company as a threat to the standing of the entire industry. The deal is "of questionable legality and certainly inappropriate," cried President C. Elwood Knapp. "A mutual savings & loan association is owned by its savings account holders, and control of such an institution cannot be sold or bartered as a personal possession by its management." The transaction is being investigated by the Home Loan Bank Board.

Can builders get the skilled help they need through hiring halls?

The US Supreme Court has revived this question by tossing out a series of NLRB decisions that union hiring halls violate the Taft-Hartley law ban on closed shops. Builders have complained for years that union hiring halls (where a union business agent or other official assigns men to a particular job in response to a call from an employer) make it difficult to secure qualified men. Many would like to control their own hiring, and could do so under several NLRB rulings made in 1956-59. With those rulings now set aside (because, said the Supreme Court, the Taft-Hartley Act does not specifically ban hiring halls), labor experts say that existing contracts which honored the NLRB rulings immediately become suspect. Rewriting them may take three or four years. Since it took NLRB nearly 10 years to take a stand on this thorny issue, one expert calls the situation "upsetting."

WASHINGTON INSIDE: FHA is coming under pressure to finance shell houses. Up to now, the agency has refused to insure loans on anything more unfinished than, say, painting and interior finish. FHA has reasoned that there is a good chance of sweat-equity houses being botched by their owners, so insuring loans on them would be inconsistent with FHA's mission to uplift US housing standards. It would take no new law to make the switch —just a change in regulations.

President Kennedy is asking Congress to authorize 801 more top-drawer civil service jobs ($15,150 to $17,500 a year), and HHFA has asked for 40 of them. Washington-wise veterans figure this would take care of staffing the proposed Dept of Urban Affairs & Housing (*see p 49*). . . . The capital buzzes with talk that HHFAdministrator Robert Weaver may not be named secretary of the new department —if and when Congress gets around to creating it. This may be as late as next year, but don't count on it. This much is known: Weaver has no understanding from Kennedy that he will get the post. But even people who disagree with some of his policies admire the suave way Weaver is handling his complex job.

Both S&L leagues think the odds favor their being able to defeat anticipated Administration proposals to force S&Ls to withhold income taxes on dividends to shareholders.

Labor Secy Goldberg joins the chorus of experts warning that construction faces a giant labor shortage by 1970—unless it steps up apprentice training. Today's 3 million building tradesmen are so old, on the average, the industry will need 2.3 million more by 1970.

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Big buildup for public housing

Industry attacks plans to let local authorities get 3% 'FHA' loans from Fanny May.

Lenders call 40-year, no-down FHA loans 'unsound.' Boost for rehabilitation wins general approval.

President Kennedy's $3.2 billion housing bill seems likely to get through Congress relatively unscathed. It faces easy sailing in the Senate. At the hearings (*photo, above*) before the Senate housing subcommittee, industry groups raised sharp objections to many features of the legislation. But they seemed to stir little interest among the senators. In the House, liberal-spenders have the votes to get the bill out of committee. The real effort to tone down some of its provisions will come on the floor of the House; the vote should be close. But most experts are betting the President will get just about what he asks, in the end.

Three provisions stick out as the most controversial in the legislation: 1) a thinly disguised direct lending program for "lower-income families" with local public housing authorities as favored sponsors, 2) no-down, 40-year FHA loans up to $15,000 under Sec 221 on a two-year trial-basis for everybody —not just displaced families, and 3) unsecured 25-year FHA loans up to $10,000 for major remodeling and hebabilitation. Here's what the fighting is about:

Public housing via FHA: The existing nonprofit rental provisions of FHA Sec 221 would be expanded to provide 100%, 40-year loans at about 3% interest for rental and co-operative housing for "low and moderate-income families." Not only would nonprofit and limited-dividend groups be eligible as sponsors, as at present, but so would local public housing authorities. Fanny May would provide mortgage money under its special assistance program (at subsidized rates), and FHA would have discretion to waive or reduce its insurance premium.

The bill would leave the actual interest rate up to the FHA commissioner, provided he sets it no lower than the average market yield on all outstanding marketable Treasury obligations. Where FHA permits a below-the-market interest rate or cuts it premium, occupancy would be limited to families and individuals "whose incomes preclude them from standard housing in the private market," notes HHFAdministrator Robert Weaver. FHA would set maximum rentals, but the law would not require eviction of tenants whose incomes rise after they move in.

This is a major change in federal housing policy. Nonprofit and limited dividend groups have had the right to participate in Sec 221 since 1954, but almost none have. But public housing authorities as sponsors is another matter. The 1,127 local housing authorities across the US would have every inducement to take advantage of the new provisions at once. The new-type project would be easier to develop and manage than a traditional public housing project. Funds would be almost unlimited, and with cheap interest and special land-buying advantages (*see below*), they should be able to produce rental housing far cheaper than any private builder. One FHA expert figures the program might yield two-bedroom apartments renting for less than $90 a month.

This welfare-use of FHA Sec 221 would also be hooked up with another provision in the Kennedy bill permitting property in urban

FIRST WITNESS, as the Senate housing subcommittee began considering 1961 legislation, were the Kennedy Administration's top housing men (l to r): CFA Commisisoner Sidney Woolner, URA Commissioner Bill Slayton, FHA Commissioner Neal J. Hardy, HHFAdministrator Robert Weaver, and General Counsel Milt Semer of HHFA.



HHFADMINISTRATOR WEAVER made these points in testimony: 1) FHA has no intention of cutting its ½% insurance premium because proposed programs will "involve considerably more risk;" 2) the government will tell prospective FHA Title I repair loan borrowers how much interest they are really paying; 3) the President's request for 100,000 more public housing units means public starts will rise above the 35,000-a-year level of recent years.

renewal areas—either cleared land or the original buildings—to be sold to nonprofit sponsors or local public housing authorities at marked-down prices so they can build new or rehabilitated rental housing for "families of moderate income." Since in many cities the housing authority is also the redevelopment agency, this might open up prospects for beneficial self-dealing. Accordingly, the bill would require HHFA approval of the details of each project.

Public housing authorities would also become eligible, for the first time, to build housing for elderly families under HHFA's existing direct loan program (3% loans for 50 years). Some economists think this would give local housing authorities such a break they could run away with the market for housing the elderly.

Weaver defends the proposal on the ground that there are thousands of US families with incomes too high for public housing who cannot afford to buy or rent good dwellings at today's interest rates and construction costs. "We cannot go on indefinitely redeveloping areas with apartments which can be afforded only by families of substantial means," he says.

Industry experts contend the proposals go much too far. The plan "would vest in local housing authorities such vast new powers that [they] could become the major media for providing housing for two-thirds of the American people," cries President O. G. (Bill) Powell of NAREB. Chairman Curtis E. Huber of the Realtors' Washington Committee calls it "nothing less than direct lending of government money at subsidized rates." He adds: "The manner in which the proposal involves FHA and FNMA is ingenious, yet so fragile a facade that we wonder why the Administration went to all that bother. This bill would extend a form of public housing to middle-income families."

Using FHA and Fanny May to subsidize housing for lower-income families is "an unnecessary and circuituous device," complains Legislative Chairman Charles Wellman of the Natl League of Insured Savings Assns. "It is proper and fitting for the government to openly and directly assume financial burdens associated with certain socially and economically disadvantaged groups," he testified.

"When you get into the area of welfare housing and you seek to employ what is primarily an insurance device to cover the risk of loss and then have to turn around and have another government agency buy those mortgages because there is no established market for them and use federal funds in the process, it is our opinion that it would be much more proper, much more logical for the government to make the loans directly."

NAHB President E. J. [Jim] Burke puts his "qualms" more mildly. "FNMA would for the first time be instructed by Congress to buy a definitely uneconomic—or subsidized—loan. We believe Congress should carefully consider the implications of this on FNMA and FHA operations."

To such objections, Chairman John J. Sparkman (D, Ala.) of the housing subcommittee has a stock retort: "Would you favor moving public housing up to higher-income families instead?"

40-year, no down FHAs: This is the most widely advertised phase of the complex Kennedy bill. It would extend the $200-down,* 40-year provisions of FHA Sec 221 from displaced families to everybody—on a two-year trial basis. It would boost the maximum loan in high cost areas from $12,000 to $15,000 and waive the requirement that a locality have a workable program for urban renewal in order to qualify for the program. No longer would communities have to ask for a Sec 221 quota. No longer would HHFA have to set a quota. But apparently only 221s sold to displacees would continue to be eligible for Fanny May special assistance. How mortgage limits would be boosted:

			High Cost Areas	
Sales units	*Present*	*Proposed*	*Present*	*Proposed*
One-family	$9,000	$9,000	$12,000	$15,000
Two-family	18,000	21,000	20,000	25,000
Three-family	25,000	27,000	27,500	32,000
Four-family	32,000	33,000	35,000	38,000

For 221 rentals (for profit-making sponsors), today's mortgage limit of $9,000 per unit (or $12,000 in high cost areas) would be changed to $8,500 per unit for projects averaging less than four rooms per unit, or $9,000 for elevator-type buildings. High cost areas would get up to $1,000 extra per room. For structures with an average of four more rooms per unit, loan limits would shift to a per-room basis more generous than under FHA's regular Sec 207 program, thus:

	Normal areas	*High cost areas*
Walkup structures	$2,250	$3,250
Elevator structures ...	2,750	3,750

For rehabilitated 221 rental housing, the bill would shift the basis on which FHA makes a 90% loan so as to permit bigger mortgages in many cases. Now, profit-making borrowers are limited to a 90% loan based on the value of the completed project. The bill would permit a loan equal to 90% of the estimated cost of repair plus FHA's estimate of the value of the property before fixup.

To sweeten the deal for private lenders, FHA would get discretionary power to pay off in cash on mortgage defaults.

Industry groups divide sharply over the merits of the scheme. NAHB's Burke is critical only of the cash payoff provision. "We are concerned," he testified, "lest this form of insurance payment set a precedent that will lead mortgage lenders to demand . . . cash payment on all loans." Other critics are much more biting.

Realtor Huber calls the plan "an illusory promise of home ownership to 4 million American families in the moderate income group who are today not home owners." Barring inflation, he says, a $13,500 house will depreciate faster than the 40-year loan is repaid for 21 years. Testifying for the Life Insurance Assn, Manning Brown Jr., vice president of New York Life, says the open-ended 221 plan poses "the threat of heavy defaults and substantial losses to FHA" because buyers would have so little equity for so many years.

Even Sen Paul Douglas (D, Ill.), who rarely finds a housing proposal too "liberal" for

continued on p 50

* The $200 down includes closing costs.

Congress gets bill to upgrade HHFA to Dept of Urban Affairs & Housing

President Kennedy's bill to create a cabinet-rank Dept of Urban Affairs & Housing contains no surprises.

The measure, which he sent to Congress April 18, would abolish FHA, PHA, URA, CFA, and HHFA. It would give the new secretary—the 11th in the cabinet—all of their legal powers and duties. Federal Natl Mortgage Assn would be continued as is, in the new department, in order to leave undisturbed the interests of common stockholders in its secondary market program.

The bill provides for a $21,000-a-year undersecretary, three assistant secretaries and a general counsel (at $20,000) subject to Senate confirmation. An administrative assistant secretary (at $19,000) would be named by the $25,000-a-year Urban Secretary without Senate approval.

Actually, the President is getting power under the recently re-enacted Reorganization Act to create the department by executive order, subject to a veto within 60 days by a majority of either house of Congress. President Eisenhower used this route to create the last cabinet department, Health-Education-Welfare.

Capitol Hill observers figure it was smarter politically for Kennedy to ask for ordinary legislation (which was promptly introduced by Sen Joseph Clark, D, Pa). Why? In the first place, the President is much more anxious to get his big and complex housing bill passed than he is to set up the new urban department. If he used the reorganization method, the fight that seems likely over the new department could easily have stymied passage of an omnibus housing law this year.

This prospect is heightened by the fact that HHFAdministrator Robert C. Weaver has been prominently mentioned as likely to head the new department. Weaver, Harvard-trained economist with a PhD, is a Negro. So his appointment—or potential appointment—to the cabinet would stir strong opposition from the South—whose leaders control all the committees and subcommittees through which housing legislation must pass. And Weaver's appointment might well disappoint some big-city mayors who feel they have a claim to the cabinet job. Among those mentioned as possible choices: Ben West of Nashville, Richardson Dilworth of Philadelphia, Richard Lee of New Haven, William Hartfield of Atlanta, A. J. Celebrezze of Cleveland, Robert Wagner of New York. To most housing men, none of these except perhaps Lee of New Haven is nearly as well qualified to head up the new department as Weaver. So by letting Congress act at its own pace on the new urban department, Kennedy has probably greased the wheels for his big catchall housing bill. Don't be surprised if the law creating the department waits until 1962.

In the Senate, the bill comes before the committee on government operations headed by Sen John L. McClellan (D, Ark.). He is cool to the whole idea. The Council on State Governments and a majority of the Governors' Conference have also expressed opposition. Among building groups, NAREB is likely to be most vocal in opposing the department. Organized builders have endorsed the idea in principle for several years, so they will probably avoid opposing it now even though their enthusiasm has dimmed because urban affairs seems to be getting more emphasis than housing.

Kennedy's bill sidesteps the controversial question of whether to give the new urban department jurisdiction over metropolitan transit, highways, and/or pollution control. Clark's bill just elevates HHFA, as is, to the cabinet. But Kennedy could shift duties later, under his reorganization powers.

him, expressed misgivings about 40-year FHA loans. Questioning HHFA's Weaver, he drew the admission that the total interest on a $10,000 loan, carried to maturity, would come to $14,768! In other words, a 40-year borrower pays for his house, and then pays 150% more for the use of the money. By contrast, a 30-year borrower pays only a little over 100% for his loan; a 25-year borrower pays less than 90%.

Weaver's defense is that the open-ended 221 idea "isn't home ownership as you and I know it; it is something between rental housing and home ownership. But it is decent housing."

Modernization loans: Two new programs would bet set up in FHA, one for renewal areas, one for elsewhere. Both would involve 25-year, $10,000 loans at up to 6% interest to fixup homes and multi-family dwellings. Fanny May special assistance would be available for loans in renewal areas, under Sec 220. It would not be available elsewhere, and the loan would go under Sec 203. In both programs, FHA could consider insuring junior liens—provided the total debt on the property stays within the limits of regular Sec 220 or Sec 203 rehabilitation loans.

The big innovations are that the loans might be unsecured (it would be up to FHA), and that in renewal areas (but not elsewhere) FHA could pay off defaults in cash.

Industry reaction to this is generally favorable. But many groups question whether $10,000 and 25 years is going too far. Wellman of the Natl S&L League, for instance, suggested loans limited to $7,500 for 10 to 15 years—with no ceiling on interest rates. Weaver predicts the plan might stimulate "an increase of $4 billion or $5 billion" in fixup contracting within five years. And Weaver's aides make it clear they have no intention of actually approving anything as long as a 25-year unsecured loan. Ten years is closer to what they have in mind.

Reni



REALTORS demanded that Congress withhold slum clearance and public housing funds from cities that do not enforce housing codes. Chairman Curtis E. Huber of the Realtors' Washington Committee (r) testified: "If a local community is so little exercised over the slums flourishing on its doorstep because of inadequate housing-code enforcement, then it ought not to qualify for federal financial assistance. We will never win the fight against slums unless and until we can make them unprofitable."

Huber, who was accompanied by RWC Counsel John Williamson (l), criticized HHFA Chief Weaver for saying that 1,297 cities have "initiated workable programs" (which include housing code enforcement) but omitting the fact that 461 cities have let workable programs expire. "From a spot check of 11 states, we discovered that 78 communities had workable programs for only one year, but received contracts for 3,167 public housing units," complained Huber.

Reni



MILITARY HOUSING fiascos like the one involving Contractor-playboy Hal Hayes (NEWS, Apr.) should not recur, testified John H. Arrington (l), chief of the Pentagon's family housing division, and Andrew Mayer of the Defense Dept general counsel's office. Revised contract procedures will let the government step in sooner if contractors fail to complete the job. Mayer said all seven Hayes projects, shut down since last summer, are now back under construction.

Big direct VA loan bill heads for early passage

Almost unnoticed in the nation's press, a giant ($1.2 billion, seven-year) VA direct loan program for cheap homes has moved half way through Congress. Chances are good that it will become law soon, putting direct lending on a semi-permanent basis.

On April 13, the House by a voice vote passed and sent to the Senate a bill by Rep Olin Teague (D, Tex.) which would:

- Give VA $100 million immediately (via backdoor spending) to take care of a backlog of 59,000 applications for direct VA loans.

- Give VA another $400 million for direct loans in the fiscal year ending June 30, 1962, plus $150 million each for fiscal 1964 and 1965 and $100 million each for fiscal 1956 and 1957. Under Eisenhower, the program has been held down to about $150 million a year.

- Continue in effect the existing (since '58) provision making builders eligible for firm commitments. Since 1,635 of the nation's 3,000 counties are eligible in whole or part for this ostensibly "rural" program, the firm commitment clause means there are only a few areas in the US where builders cannot use VA direct loans.

Builders do not need to sign up a veteran in advance to get a firm commitment. All they must do is to agree to sell the house to an eligible veteran. But the house must be priced no higher than $13,500. Records of the House veterans committee show 615 builders already waiting for firm commitments to build 3,976 units worth $51 million. Among them are 208 builders in Virginia, 140 in Oklahoma, 181 in North Carolina, 189 in Georgia, 33 in Los Angeles and 24 in San Francisco (money capital of the West). The Senate is likely to boost the loan ceiling to $15,000. Chairman Teague of the House veterans committee says he will not object. The 5¼% loans, of course, are at par!

The bill also extends the GI home loan program for World War 2 veterans under an entirely new formula. The existing expiration date of July 25 next year would be scrapped entirely. Instead, World War 2 vets would get 10 years from discharge to apply for a VA loan, plus an extra year for every three months of active duty, subject to a final cutoff of July 25, 1967. Korean War veterans would get the same formula, with a final deadline of Jan 31, 1975.

Up to 1958, the VA direct loan program ran 80-20 in favor of existing homes. Now, it has dropped to 60-40 in favor of existing units.

SEGREGATION:

Two more states adopt stiff anti-bias laws

Pennsylvania and New York are 1961's first states to enact laws banning racial bias in housing.

Governor Nelson Rockefeller of New York has signed a bill forbidding racial discrimination in the sale or rental of 1) all multiple-unit housing except owner-occupied 3- or fewer-family dwellings, and 2) private 1- and 2-family houses in developments of 10 or more houses. Previously the state prohibited bias only in publicly-aided housing including VA- or FHA-financed homes.

Real estate brokers and lenders who refuse to comply may be called before the State Commission Against Discrimination, which can issue cease and desist orders. If an offender persists, SCAD may seek a civil court injunction making violators subject to fines or imprisonment for contempt of court. In effect the law extends across the state many provisions of New York City's anti-bias ordinance. Critics complain the new law covers only 20% of private housing outside New York City.

Pennsylvania's anti-discrimination law (NEWS, Mar) goes into effect Sept 1. It applies to sale and rental of all property, including office space and building lots, with only two exceptions: 1) owner occupied 1- and 2-family houses, and 2) rental of rooms in private homes. The State Human Relations Commission (a reconstituted Fair Employment Practices Commission) can seek civil injunctions against offenders, subjecting them to contempt penalties as in New York.

TAXES:

Realtors fight loss of tax-free status

The row between real estate boards and the Internal Revenue Service over whether a multiple listing service should deprive a board of its tax exempt status, is headed for a test in the US Court of Claims in Washington.

The decision will affect about half of the nation's 1,350 realty boards but it may be 18 months or two years before the court rules. The case was filed by the Evanston-North Shore (Ill.) Board of Realtors, who seek the return of $3,835.65 in 1959 income taxes.

Tax jurisdiction of the Court of Claims is limited to requests for refunds. Those who want to have their tax liability determined before paying must go to the Tax Court. The Court of Claims offers several advantages. Once it has decided, appeal can be made only to the Supreme Court. Lawyers familiar with its rulings say that when it decides against the government, the Justice Dept rarely appeals.

New York, only rent control state, extends law another two years

New York City, whose housing ills are unmatched in the US, has just taken another dose of the wrong medicine—medicine which is almost guaranteed to retard a cure instead of hastening it.

The state legislature has extended New York's wartime rent control for another two years (to June 30, 1963). And it has imposed new restrictions on rent increases and bigger hurdles for landlords who want to demolish their properties. Moreover, despite the widely held opinion of housing experts that rent control is blighting New York City, the new law makes no provision for phasing it out of existence gradually.

Why? In a word: politics. Residential rent control has succeeded the nickel subway fare (now 15¢) as the most popular issue in New York City politics. And the city has 44% of the state's electorate. So the legislative outcome was never in doubt.

Playing politics with economics is old stuff in New York City. The nickel subway fare dominated city politics for over a quarter of a century. It provided a vehicle for a succession of Democrats, starting with John F. Hylan in 1917, to win election as mayor. Now, politicos are forecasting that rent control may take its place as the No. 1 issue for another 25 years.

The reasons are obvious from the statistics. More than 80% of New York City's 2,197,000 occupied housing units are rent controlled. In these 1,800,000 units with below-the-market rentals* dwell enough voters to tip not only city elections, but probably state elections as well. So Republicans and Democrats vie to portray themselves as the most reliable and effective friends of continued controls. Only real estate men fought for decontrol—on a gradual basis. Their efforts were ineffective, even though they won support from such groups as United Neighborhood Houses and a committee of the New York Bar Assn. The landlords even got some tangential help from such a surprising source as former Democratic Rent Administrator Charles Abrams, who told a TV audience: "Rent control, if it continues too long a time, must break down—that is, there must be all sorts of evasions by landlords or tenants."

With his eye on the 1962 gubernatorial election, Gov Nelson Rockefeller needed little prodding to insist on tight rent-control for New York City. For one thing, he has not forgotten the effect of former Gov Averell Harriman's last-minute charge in 1958 that Rockefeller's election would mean relaxation of controls. The dent in Rockefeller's lead was so severe that Rockefeller went even farther than some of his advisers counseled in denying it.

This year's arguments. Said Rockefeller in signing the bill into law last month: "Where there is a continuing imbalance between rental housing need and supply, rent control must be continued to protect hundreds of thousands of tenants from severe economic hardship and dislocation."

Retorted President Charles J. Bartels of the Metropolitan Assn of Real Estate Boards: the governor is "protecting his political future" at the expense of "many thousands of small property owners who long ago invested their life savings in small properties." These owners, he said, "have received only one 15% increase since 1943—18 years.† To assert that a second 15% increase [sought by landlords] would be a hardship on tenants whose incomes, in the interval, have gone up several times as much and who could well afford the increase, is ludicrous."

Instead of gradual decontrol, or a general 15% rent boost for units which have had only one 15% increase since 1943, the new New York law provides that:

- Owners who want to evict tenants from rent-controlled buildings to demolish and rebuild the property must provide 20% more units in the new building. The old law required more units, but did not specify how many.
- The rent administrator may impose controls on a *new* building that replaces an old one if the landlord delayed demolition of the old structure or is tardy starting to build the new one. To avoid controls, he must demolish the old one six months after the last tenant is evicted, and must start building the new one 90 days after demolition is completed.
- No rent increase granted by the rent commissioner can be retroactive after July 1, when the new law takes effect. Under the old law, increases could go back six months. The law provides for "hardship" increases if controlled rents leave the owner with too little income to net him 6% profit plus 2% depreciation.
- Buyers of real estate must wait six months after the purchase to apply for rent increases under the income hardship provision, and must wait six months more before an increase may be approved. Organized tenants complain that realty operators often sell and re-sell controlled apartments at progressively higher prices which do not reflect market value, then get rent boosts on the basis of their investment. (To stymie such deals, the rent commissioner now requires landlords to show they did not acquire their property via "abnormal financing" if they want to qualify for a hardship increase.)

Price of price-fixing. New York, along with a few other states, got into the rent control business in 1950, when World War 2 federal controls expired. In the other states, rent controls have long since expired—with no notable ill effects.

But New York, by continuing control, may well be caught in a housing dilemma from which escape becomes more difficult year by year. New York City realty taxes have doubled since 1943 and wages and operating costs for apartments have risen three-and four-fold. Rents are up barely 30%. One result is that lucky New York residents in controlled apartments spend less than 15% of their income for shelter, compared with an average of about 20% for the US. Moreover, rent control had led to space hoarding. Many an older couple in Manhattan, whose children have long since grown and left, continues to occupy a large apartment because it makes no economic sense to move. Newcomers to the city, or young couples with children, must live outside the subsidized compound and pay far more for their quarters—or flee to the suburbs.

Like all price controls, rent ceilings have inflated demand and shriveled supply. Since Census began keeping track in 1950, the nation's rental vacancy rate has risen from 1.2% to 7.6%. But in New York City, whose population declined 1.4% during the last decade, rental vacancies have stubbornly remained below 2½%.

Still worse, some city housing officials say rent control appears to have produced "several thousand unwilling slumlords" — landlords whose controlled rent rolls will not pay for long-postponed repairs but who, because another state law forbids abandonment of residential property, cannot dump their units into the city's hands. (A bill strongly backed by Mayor Robert Wagner of New York to let the city seize and rehabilitate neglected slum property died in the legislature again this year.)

No way out? The problem is approaching Gordian complexity. It is unpopular for politicians to ignore slums and the plight of their inhabitants. Now, a new cry is rising in parts of New York City against urban renewal, on the ground that some of the neighborhoods singled out by planners for remedial treatment would be better left alone. But politicians are so far afraid to oppose rent control, whose demise would come closest to attacking the problem at its roots.

Not so *Barron's* magazine. It recently editorialized: "Rent control in New York has become a thinly disguised device for subsidizing tenants and buying votes. What's more, in the near-unanimous judgment of housing experts, this outrageous statute has been largely responsible for the physical decay of the city, as well as for its persistent loss of young and vital people. To condone these results may be an easy way to gain public office. To do so, however, also comes perilously close to betraying the public interest . . . That city hall would espouse so shabby a cause should occasion no surprise; Tammany, after all, to the vast, the lasting detriment of the local subway system, not to mention the civic purse, once made a similar fetish of the 5¢ fare. However, that the Republican majority in Albany should wind up in the same disreputable camp ought to give one pause. Political expediency sometimes wins elections. Good government, however, is made of sterner stuff."

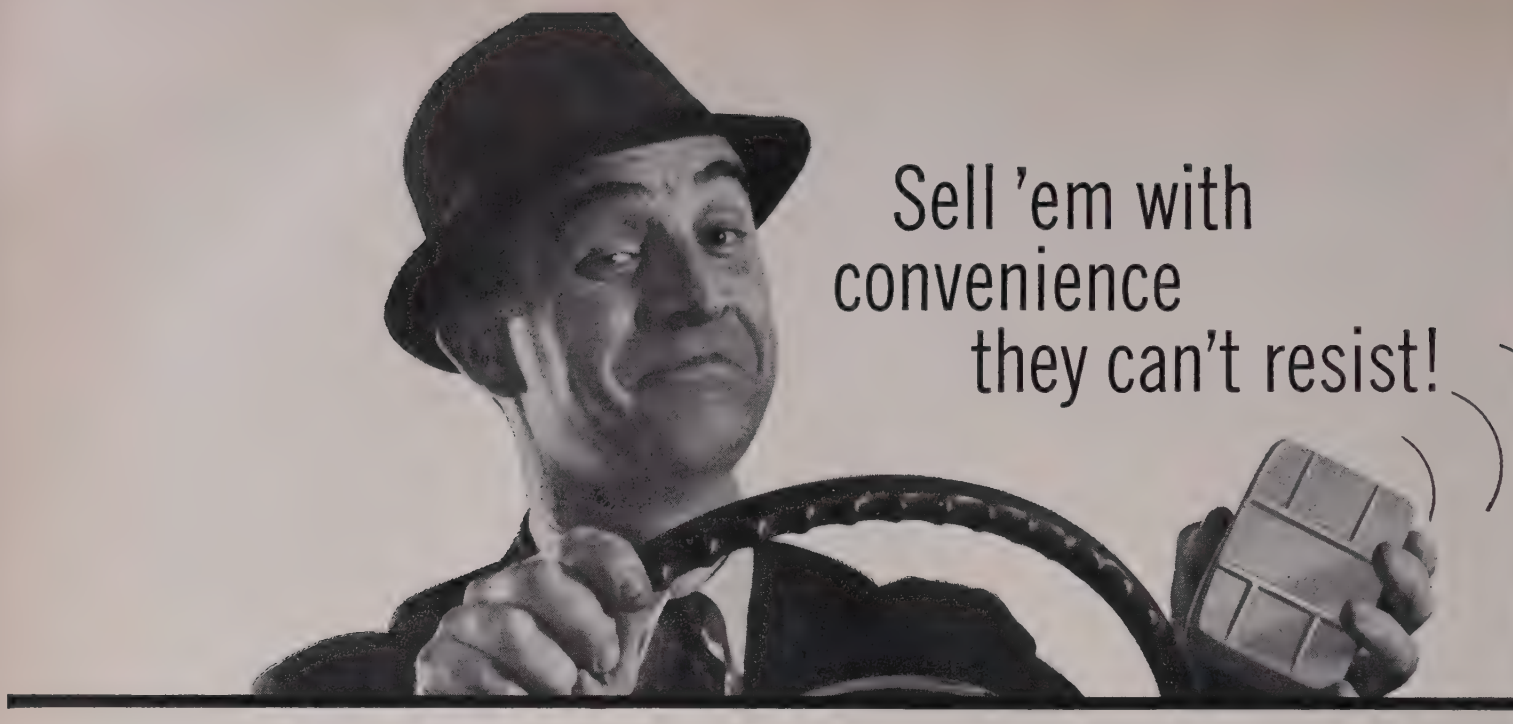
Finally, by providing no mechanism aimed at gradual decontrol—not even a study commission urged by such groups as the settlement houses—the New York lawmakers may ultimately make it possible for landlords to persuade the courts to declare rent control unconstitutional. So far, it has been upheld by the US Supreme Court and by the state's top court—but only as a temporary measure.

Aid down the drain? New York's stubborn adherence to rent control raises major questions, too, as to whether the federal government should continue to give it such a major share of US renewal and public housing subsidies. For the weight of 18 years experience suggests that a rent-controlled city cannot be renewed by any amount of federal aid conceivably available. Indeed, it suggests that as long as New York clings to rent ceilings, it cannot really have a "workable program" for fighting slums and blight—which is the legal prerequisite of tapping the US Treasury for housing subsidies.

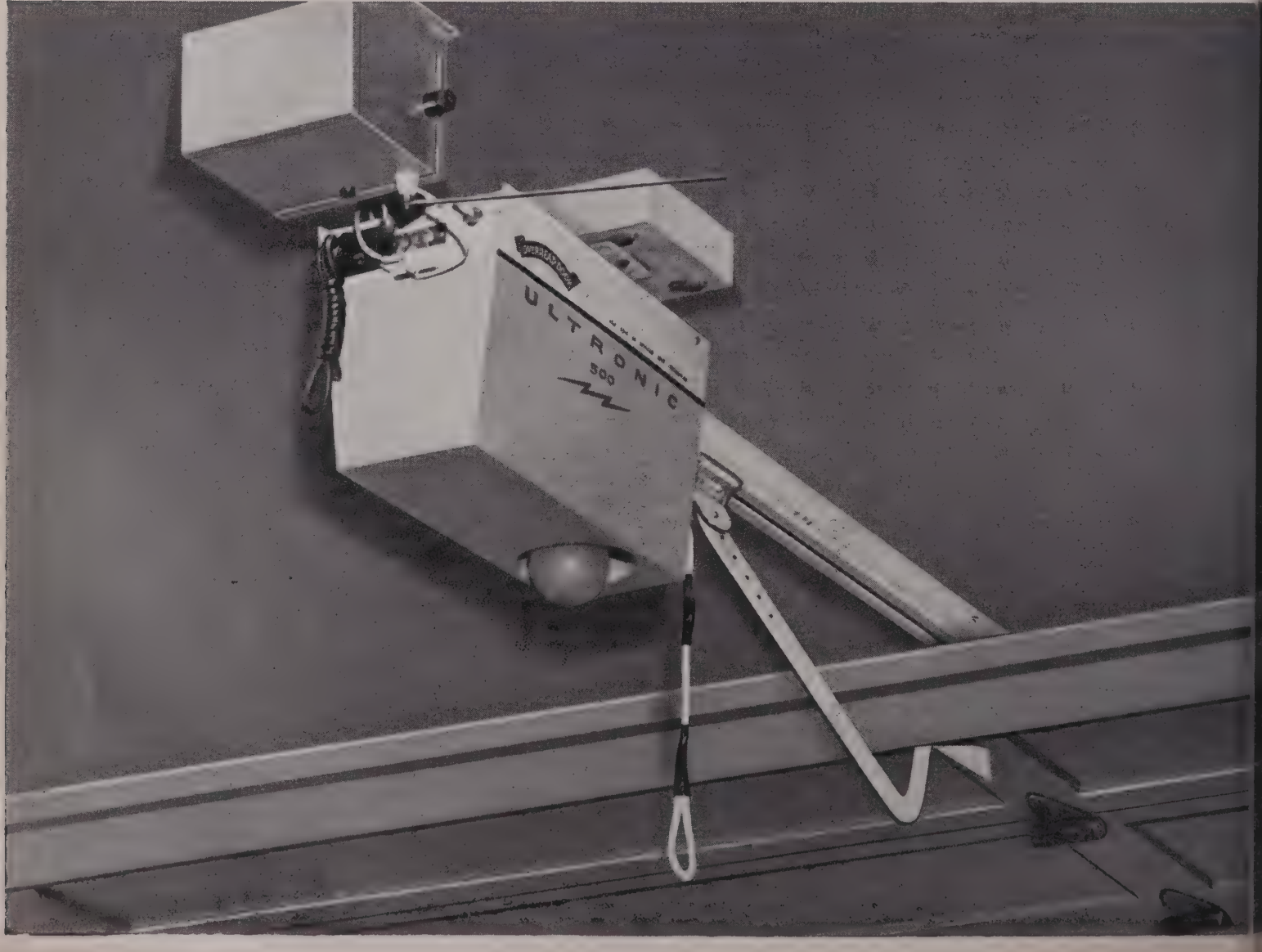
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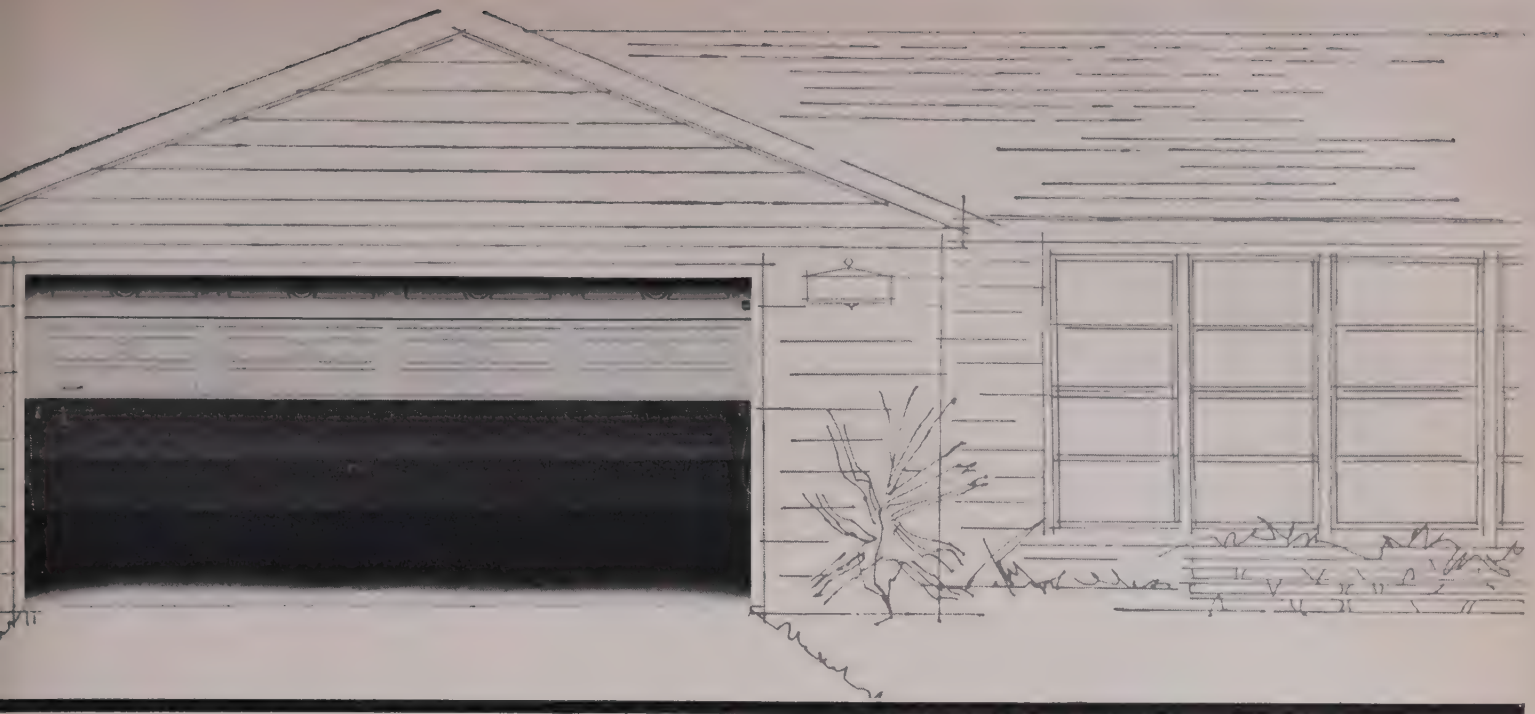
* Nearly two-thirds of those in controlled units pay less than $60 a month rent vs. an average of $126 a month in New York City's postwar apartments, which have never been controlled.

† Provided the same tenant has remained in occupancy. Landlords require each new tenant in controlled units to agree to another 15% "voluntary" increase.



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URBAN RENEWAL:

Experts offer pointers on how to get into urban renewal work

Evidence of the mounting interest by builders in urban renewal is piling up in reports from city after city.

In Baltimore, 90% of registrants at NAHB's building industry congress on renewal —fourth in a series—were builders, a switch from previous conference domination by renewal professionals. In Chicago, Director Phil A. Doyle of the Land Clearance Commisison reports a near-record 400 inquiries for land in his North-LaSalle project. In Milwaukee, over 100 builders spent a long afternoon learning the intricacies of renewal at a builder-sponsored seminar. In Santa Monica, 11 of renewal's top names entered costly bids (with plans) for the choice Ocean Park project. And in Louisville, Builder George Martin said when his Sec 221 row houses in Southwick project hit print (H&H, March) his phone began ringing with the first of 120 calls from builders and officials asking how he did it?

Martin and other successful renewal operators say that getting into renewal isn't as hard as many fear because a redevelopment project is like any other building in many ways. But they caution renewal venturers: Study carefully and get thoroughly grounded on these key problems before you go ahead.

Q. What are the ground rules for buying urban renewal land?

A. The renewal operator must be prepared to deal with a city which, in cooperation with the federal Urban Renewal Administration, has bought and cleared former slum neighborhoods. There's no easy way of optioning land and *then* working out a plan for building. In renewal the process is reversed: the redeveloper usually must present a plan for a project and then wait until officials have judged the merits of his plan before he finally is picked as the redeveloper. Many of renewal's critics complain of this tortuous purchase process.

But successful renewal men defend it. "Renewal is tinged with the public interest," says H. Ralph Taylor of James Scheuer's City & Suburban Homes and a former New Haven renewal official. "The public has gone to a lot of effort to clean up slums and the public has a right to expect quality in planning and site layout. Builders should recognize this." Redevelopment Director A. Charles Brooks of John W. Galbreath & Co believes an understanding of renewal's objectives and mechanics are necessary. "If a builder feels the objectives of the program are bad, perhaps it's bad for him to attempt renewal," observes Brooks.

Specific procedures for buying cleared land vary from city to city—and renewal operators urge builders to find out from their local redevelopment agency the exact steps before they do anything else. URA rules set up two general methods: negotiation and competitive bids. Negotiations can be easily subject to public criticism: New York City's redevelopment agencies were completely revamped after Chairman Robert Moses of the Slum Clearance Committee was accused of negotiating with only a favored few rebuilders. But George Martin negotiated purchase of his 34 acres in Louisville (after the city decided offers from two other redevelopers were too low). Martin first offered 30¢ a sq ft. The city insisted the land's value was 40¢ a sq ft. Martin replied: "We can buy land in the best subdivision in town and it won't cost that much." The city finally agreed upon 35¢ or $1,000 per dwelling unit.

Competitive sales of renewal land can be either by price auctions or elaborate design contests. Brooks, whose Galbreath Co tied up "well over $30,000" in an unsuccessful design bid for Philadelphia's Independence Square East project, believes the high cost of design competion "could be detrimental to renewal." But he adds: "It's best to arrive somewhere where the quality of the proposal carries some weight as well as the dollar bid." Los Angeles' Ben Deane, builder of the non-assisted Barrington Plaza complains: "We are really wrong in the way renewal is planned. First the local agencies master-plan an area to death. Then they get perhaps six to 15 proposals and for each one the potential sponsor must make his own master plan at a cost of $25,000 to $100,000 each. Then the agency picks one developer to build over a span of three to ten years—and this stretch of time means the developer revises his plans a million times. So ten or 15 plans are thrown out the window after making them has wasted two or three years and a lot of money."

Q. How much will it cost to prepare a bid on a renewal job?

A. President Richard H. Barrett of Barrett Homes in San Francisco says bidding in 1953 on his first renewal project in Richmond, Calif. cost $110,000 including the price of five complete buildings to demonstrate what he planned. But with experience, his costs dropped. Last year, it cost well under $50,000 to win the San Lorenzo Park project in Santa Cruz. Major items: architects fees, brochure publication, model construction, and a "monumental" $10,000 attorney fee. For Columbus' Goodale project, Brooks spent over $30,000 to put together a team of architects, landscape architects and market analysts. Realtor Jack Havens of Columbus, Ohio points to the $4,800 cost of two models (complete with protective plastic bubble) and says a developer needs four times as much front money for renewal as for a regular undertaking. Builder Joseph Eichler of San Francisco says architectural and engineering fees for his winning bid on part of San Francisco's Western Addition project are "enormous—I just hope I make that much."

Louisville's George Martin paints a brighter picture: for a smaller project his proposal cost him only $5,500 for a landscape architect, $1,000 for building plans and "about $10,000 administrative time." Additionally, he had to post $25,000 (5% of the land price) when he made his proposal, another $25,000 when he took title to land for his model row houses.

Q. What are the tricks of finding out what will sell on former slum land?

A. Martin has a simple method: "I just ask myself what I'd like to live in?" For Louisville he prescribed town houses where displaced families could stay near their own neighborhoods. For an unsuccessful bid in Newport, Ky., celebrated for its wide open gambling, Martin planned apartments behind the safety of a 6' serpentine brick wall. Joe Eicheler sized up San Francisco's Western Addition, notorious Negro-occupied center of vice, crime, and dope, "with my eye." He plans three 13- to 18-story apartments plus some 3-story garden apartments.

Other renewal men like Brooks prefer to put a market specialist on their design team. (*For details on how to size up the market in your city, see p 162.*)

Q. How much money do I need? How can I get it?

A. Almost unanimously, renewal operators say you need "a bagful of money." "I have $2,641,000 in the bank and I worry because it may not be enough," confesses one operator. "You've got to have another business to afford the luxury of playing with renewal," contends Barrett, who with his brother also runs the West Coast heavy contracting Barrett Construction Co. Ben Deane is more specific: the redeveloper should have 5% of the project's cost—and "10% to be safe, regardless of whether there is a 98% loan." For Deane's $20 million Barrington Plaza (NEWS, Sept) this meant $2 million in capital. For smaller builders Deane advises looking at projects in smaller cities—like Fresno (pop. 133,929) or San Jose (pop. 204,196).

"The larger operators aren't paying the slightest attention to the smaller cities—cities with 100,000 or 200,000 population," says Lewis Kitchen of Kansas City. "If a builder wants to get into urban renewal, there's the key to it."

Renewal's leaders are finding new sources

WHY WE DIDN'T BID

In February, a group of Buffalo builders enthusiastically began planning to bid on that city's Ellicott project land. Last month President Joseph B. Keenan of the Niagara Frontier Builders Assn ruefully admitted the move has died. The reasons reveal some things that are bothering builders about renewal. Recounts Keenan:

"We just didn't know all the details. We sent some men to Baltimore (to NAHB's conference on renewal) and everyone they talked with told of long waits for FHA commitments. One man waited 21 months. That would just kill us.

"Then after we read the city's contract and went over it with our attorneys, we felt we would have to change a lot of items. The contract they offered was too strict, especially on the time for starting construction. Frankly, our people got a little bit scared. There was no way to know how long our money would be tied up.

"We didn't start in time and we didn't have anybody who was schooled in renewal. It (the city announcement in February that bids were to be taken) happened so fast and there was so many problems that we had to give up. On the next project we'll start living with it from the day they start thinking about it.

"We felt the land price ($15,000 an acre for residential land) was too high and the density (20 units per acre) too severe. We were opposed to building a potential slum."

of capital. Jack Havens of Columbus went public and sold $1.4 million in debentures and 35,500 shares of stock at $10 a share. The money is being used in four projects in Cincinnati, Newport, Ky., Kansas City, and McKees Rocks, Pa. For his cincinnati project Havens worked out a joint venture with Albert M. Cole's Reynolds Aluminum Service Co. Reynolds is also tying up with other local builders like William E. Witt in Richmond, Va. (NEWS, April).

Rival Alcoa is lending money to Lewis Kitchen of Kansas City for some of his undertakings, but other materials producers have not followed this plan. Local builders can also tie in with larger renewal operators (like Jim Scheuer). In some cities a local institution may want to advance money to do something extra in its hometown to which it can attach its name, as Nationwide Insurance Co will do in a Columbus project.

Another possibility: "An operative builder can get himself a partner and go into renewal," says Ben Deane.

Q. How long will my capital be tied up? How much profit can I expect?

A. "It is not a quick-buck thing," warns Deane. "The builder must be willing to wait from two to six years for his profits." Brooks figures the return will come at the same point as for any other rental project. Martin—who's selling town houses—expects a first return of his investment after 60% of his units are sold.

Al Cole former (1953-54) HHFAdministrator, and Ben Deane agree that renewal can return between 10% and 15% annually, over the long pull. "There are other ways to make more money," says Deane. "The real advantage in renewal is in the depreciation override and in capital gains." Deane believes that if this income is ever taxed as anything other than capital gains, "nobody will go into urban renewal at all."

Q. Which is the best FHA section to use?

A. Sec 220 offers insurance for 90% of replacement cost with terms spread to 30 years or ¾ of remaining economic life. Sec 221, used successfully by Matin, gives 100% mortgages for 40 years to buyers of units but the builder can only get 85% of appraised value during construction. For Sec 221 rentals a profit making sponsor can secure a 90% mortgage.

Martin used Sec 221 sale units to try to keep monthly costs low enough to qualify residents from nearby slum areas. He rejected Sec 213 co-ops and Sec 220 rentals because the monthly charges would have had to include maintenance, profit, and a vacancy allowance. A clincher: because his town houses were classed as "single-family, attached" dwellings he saved 10% on labor costs because he was not subject to Davis-Bacon wage levels. Multi-family FHA units come under Davis-Bacon everywhere.

Richheimer plan spreads

Remodeler Herbert Richheimer of Long Island, who has now graduated nearly 70 pupils from his two-week training school in one-stop modernizing (NEWS, Dec.), has just signed up two big lumber chains to try his systems. They are: Boise Cascade Corp, with 140 yards in the Northwest, and Rock Island Lumber, with 25 in the Midwest.

Bricklayers, electricians unions try, fail to block new code in St. Louis

St. Louis (pop. 750,026) has just voted itself a cost-saving building code after a six-year battle against inertia, public apathy, and the customary combine of a few labor unions and suppliers who feared it would hit them personally.

Standpatters had a potent ally in the person of the alderman who headed its code committee ("I'm partial to masonry," he blurted at one hearing). In the end, reform went through only after 1) St. Louis newspapers made it a front-page crusade backed by editorials and biting cartoons, 2) 30 Junior Chamber of Commerce members picketed city hall in support of the new ordinance, and 3) Mayor Raymond R. Tucker, the city's labor council, and officials of citizen groups like Civic Progress Inc and Downtown in St. Louis Inc, deplored "the pressure of a few" and denounced crippling amendments as "unrealistic, unreasonable and absolutely unnecessary . . . subterfuge."

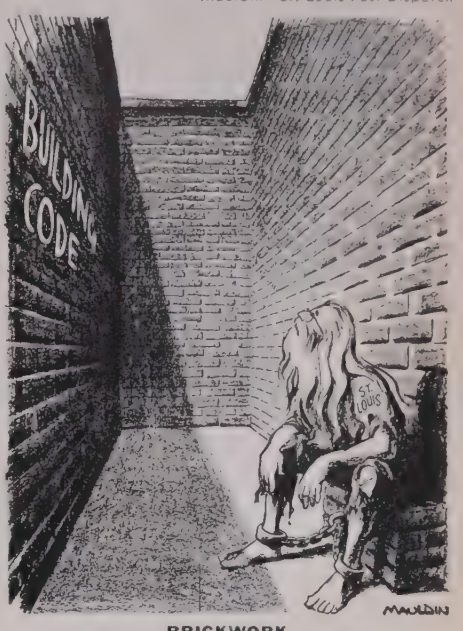
Reformers pointed out that the old specification code shackled builders to old standards. Unable to take advantage of modern technology their costs soared. The code dictated use of masonry instead of panel walls except in buildings over 100,000 sq ft (and never in schools or hospitals). Rigid electrical conduit was always required in commercial and industrial buildings. Cement asbestos sewer pipe and wood shingles were outlawed.

The new performance code lets these materials be used. It may slice 6% to 8% off the cost of a typical 1,000 sq ft frame dwelling, estimates Albert H. Baum, retired St. Louis building commissioner and onetime president of the Building Officials Conference of America. Baum, a consultant to the St. Louis code drafters, cites a potential 4% plumbing saving in these changes: soilpipe and stacks may be 3″ instead of 4″; cement asbestos pipe may be used; copper, brass tubing, and galvanized steel screw pipe may be used in water and vent lines.

Electrical savings will be possible in multifamily and commercial buildings where flexible conduit may now be used. And by allowing panel walls or all-glass exterior walls, "the opportunity is made available to architects to develop an entirely new type of architecture," says Baum.

The long code rewrite job began in December, 1954 when Mayor Tucker set a special committee to the task. The drafters, chaired by Engineer Neal J. Campbell, held 190 meetings over five years.

Mauldin—St. Louis Post Dispatch



BRICKWORK

On Oct. 7, Campbell's committee sent a 440-page code draft to the Board of Aldermen who referred it to Albert I. Harris' committee. Harris, whose loyalty to the Bricklayers' Union was soon cause for caustic newspaper editorials, let nearly five months pass before calling the first of two public hearings on Feb. 28.

This hearing stirred both sides to feverish activity. If the code failed to pass before aldermen ended their session Mar 24 the new board would probably begin all over. "Is St. Louis to be free to compete for new construction?" trumpeted The *Post-Dispatch* editorially. Cartoonist Bill Mauldin tackled the code impasse (*see cut*).

In a frantic final week, Democratic aldermen forced the code out of Harris' committee. Harris promptly tried to push through crippling amendments backed by the bricklayer's and electrician's unions. But his effort failed and aldermen approved the code, 27-1. The lone dissenter: Harris.

NEWS continued on p 57



CODE ADVOCATES, members of the Junior Chamber of Commerce, picketed St. Louis City Hall minutes before aldermen met for a crucial vote on a performance building code. Code passed, 27-1.



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HHFA and its constituent agencies last month handed out loans, grants and fund advances worth $120,019,636. College housing loans (which will be repaid) accounted for nearly half with a $55.8 million total Financial aid contracts for 2,669 public housing units involved $40.2 million in development costs. Ten urban renewal projects committed $22.2 million in federal grants. Final grant payments were made on five redevelopment projects. HHFA statistics from March 9 to April 12:

Public housing financing contracts

Locality	Units*	Devel. Cost	Unit Cost
Leeds, Ala.	30	$404,181	$13,473
Cairo, Ill.	50 (15)	648,719	12,974
Columbus, O.	110	1,845,310	16,776
New York City	156 (31)	2,950,000	18,910
Chicago	1,009 (1,009)	15,639,500	15,500
Bogaluso, La.	60	921,358	15,356
Frisco, Tex.	20	274,326	13,716
Granite City, Ill.	100 (100)	1,461,389	14,614
Golconda, Ill.	40 (20)	582,126	14,553
Milan, Ill.	50 (50)	647,693	12,954
Elberton, Ga.	20	298,477	14,924
Mt. Clemens, Mich.	60 (10)	907,426	15,124
Lake Butler, Fla.	42	518,491	12,345
Ellaville, Ga.	20	272,784	13,639
Athens, Ga.	150 (50)	1,902,079	12,681
Newton, Mass.	98 (98)	1,599,663	16,323
Luverne, Ala.	34	456,997	13,441
Dayton, O.	620	8,873,363	14,312
Total	2,669 (1,383)	$40,203,882	

* Units for elderly in parentheses.

Public housing planning funds

Locality	Units	Amount
Denver	500	$67,500
Paducah, Ken.	210	36,500
Hohenwald, Tenn.	35	7,000
Corbin, Ken	85	17,000
Mt. Sterling, Kan.	40	8,000
Iota, La.	20	4,000
Pekin, Ill.	50	10,000
Springfield, Ill	100	20,000
Johnson City, Tenn.	175	31,250
Hamlin, Tex.	30	6,000
Metter, Ga.	30	6,000
Weiner, Ark.	8	1,600
Port Chester, N. Y.	80	16,000
Alexandria, Va.	225	38,750
Tuscaloosa, Ala.	330	50,500
Niceville, Fla.	60	12,000
Lebanon, Tenn.	50	10,000
Englewood, N. J.	100	20,000
Wilmington, Del	100	20,000
Onelika, Ala	100	20,000
Trenton, Fla.	10	2,000
Worcester, Mass.	300	35,000
Huntsville, Ala.	600	72,500
Hazel Park, Mich.	15	3,000
Gallitzin, Pa.	24	4,800
King County, Wash.	200	35,000
Clackamas Heights, Ore.	100	20,000
Total	3,577	$574,400

Renewal loan & grant contracts

Locality & Project	Loan/Grant
Edinburg, Tex. (Gateway City 2)	$702,558/ 629,433
Waterloo, Iowa (Logan Ave.)	2,275,662/ 1,985,894
Newburg, N. Y. (Water St.)	2,176,460
Peekskill, N. Y. (Academy St.)	1,886,989
Merced, Cal. (15th St.)	1,309,482/ 559,382
Connerton, Pa. (Connerton)	218,788/ 217,738
Marshall, Tex. (South Alamo)	432,406/ 152,706
Wilkes-Barre, Pa. (Hazel St.)	3,283,055/ 2,800,580
Memphis, Tenn. (Medical Cen.)	16,533,581/ 9,241,785
Birmingham, Ala. (Ensley 1)	3,253,520/ 2,526,325
Total	$28,009,052/22,177,292

Completed projects

Demopolis, Ala. (Strawberry St.); Phenix City, Ala. (Municipal Center); Providence, R. I. (Point St.); Galesburg, Ill. (Area B); Toa Boja, P. R. (Jalisco). Total projects completed: 48.

Renewal survey & planning advances

Locality & Project	Amount
Lincoln Park, Mich. (Raupp Rehab 1)	$76,397
Duluth, Minn. (Gateway)	55,535
Donna, Tex. (S. Donna 1)	37,580
New Haven, Conn. (Southwest GNRP)	198,767
Greensboro, N. C. (Warnersville 1)	84,498
Total	$452,777

Planning grants and advances

Locality*	Purpose**	Amount
Kentucky Econ Dev Dept.	D	$100,000
Wisconsin Resource Dev Dept	CP	75,000
Providence, R. I.	CR	184,715
Kanawha Co, W. Va., Plan Comm	CP	48,000
Lamoni, Iowa	CP	2,250
Chillicothe, Mansfield, Upper Arlington, Washington C. H., Willoughby, O.	CP	36,290
Oil City, Pa., and 21 boroughs & townships	CP	110,980
Crystal City, Tex.	CR	7,600
Lackawanna Co, Pa., Plan Comm.	CP	44,100
Hazlehurst, Hinesville, Homerville, Lavonia, Swainsboro, Ga.	CP	16,630
Durand, Greenville, Mayville, Swartz Creek, Traverse City, Mich.	CP	32,745
Hampden, Me.	CP	4,110
Lewis County, Wash.	CP	9,550
Richland Co, O., Reg Plan Comm	CP	14,430
Greendale & Pewaukee, Wis.	CP	12,030
Warren Co, Pa.	CP	26,150
Lawrence, Limestone and Morgan Counties, Ala.	CP	11,900
Whittier, Cal.	CP	26,650
Shenango, Valley, Pa., Plan Comm	CP	19,500
Carrizozo, Grants, Milan, Taos, N. Mex	CP	22,385
Bay Head, New Providence, Rockaway, Freedom Twp, Long Beach Twp, N. J.	CP	27,500
St. John the Baptist Parish, La.	CP	5,000
New Brunswick, N. J.	CP	20,870
Total		$858,385

* Unless otherwise stated, comprehensive planning grants are administered by responsible state agency.
** CP—Comprehensive planning grant
CR—Community renewal grant
D—Demonstration grant

College housing loans

College	Units	Amount
George Fox Col	112	$ 594,000
U of Dallas	176*	1,050,000
New York St Dorm Authority	2,852	7,500,000
New England Col	80*	390,000
Wm Smith Col	80*	450,000
LaSalle Col	157	500,000
Tulane U	522*	3,000,000
Davis & Elkins Col	122	350,000
Dickinson Col	123*	675,000
American U	370	2,200,000
Louisburg (N. C.) Col.	96	290,000
Western Caroline Col	400	570,000
Western Kentucky St Col.	400	1,000,000
Kansas St Teachers Col.	a	500,000
U of Arkansas	200	940,000
Northwest Nazarene Col.	a	445,000
Penn. Military Col	156	600,000
Buffalo U	a*	3,000,000
Notre Dame U	104	1,000,000
Texas Southern U.	479*	1,000,000
Philips U	64	200,000
Belmont Abbey Col.	200	500,000
Kent State U	1,600*	3,500,000
Vermont Col	160*	816,000
Lenoir-Rhyne Col	a*	400,000
U of Minnesota	142	1,250,000
Watts Hosp, Durham, N.C.	40	585,000
Midland Col	100	300,000
Wm Penn Col.	80	250,000
Jarvis Christian Col	208	440,000
U of Illinois	1,048*	5,000,000
Regis Col for Women	a*	1,000,000
Kansas St Col of Pittsbg	a	600,000
Pennsylvania U	100*	600,000
Rio Grande Col	78	320,000
Central Missouri St Col	636*	1,500,000
Gustavus Adolphus Col.	400	1,200,000
Athens (Ala.) Col	50	175,000
Olivet Nazarene Col.	200	600,000
West. Wash Col of Education	394	1,800,000
Syracuse U	443*	3,000,000
Trinity U	200	1,163,000
Clarkson Col	150	750,000
Mass Inst of Tech	210	3,000,000
Long Island Col Hosp.	52	750,000
Total	12,396	$55,753,000

a Student Union facilities
* Includes dining facilities

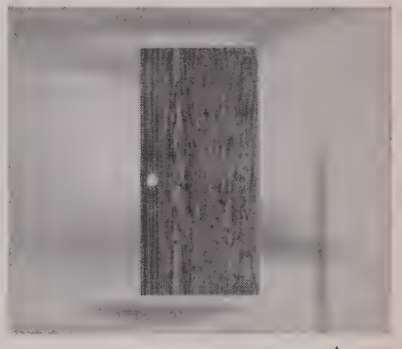
NEWS continued on p 59



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BI-FOLD DOORS . . . Unusually attractive and economical! Plywall flair now gives you exceptional cost-saving quality and beauty in bi-fold doors. Rich Rock Maple finish. No jambs or trim necessary—designed for floor-to-ceiling openings. No finishing or painting—faces are prefinished and Poly-Clad protected. Back-sealed and edge-banded. Top-quality hardware. Doors are 8′, in widths for 4′, 5′ and 6′ openings.

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are always the same high quality"

"well, I've been hammering the fact that they

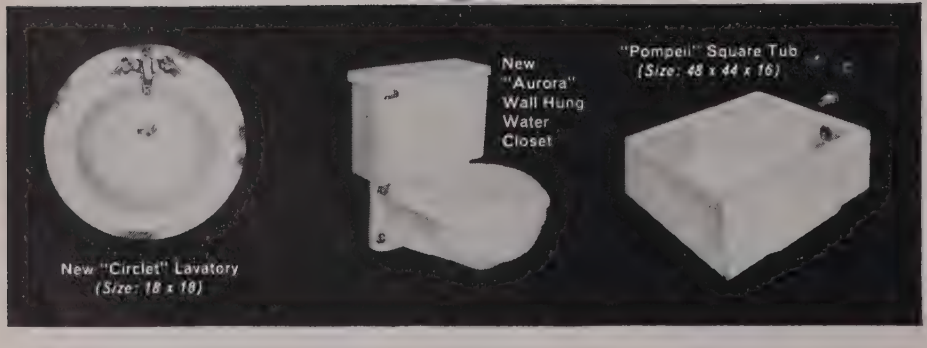
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No-down, 40-year FHAs: bonanza or boobytrap?

Some builders foresee 30% jump in sales, with loan limit hiked to $15,000. But land costs may force some sites so far out that sales will be more of a problem than mortgage loans

Q. Will the open-ending of FHA's controversial Sec 221, which Congress seems likely to include in this year's housing law, give builders a new way to boost starts and sales?

A. In some areas, yes; in others, no. On balance, most experts predict only a slight lift to US housing output this year.

To find out, HOUSE & HOME correspondents canvassed 18 cities. In eight where Sec 221 has been ignored for new homes, builders were asked if they would use it if cost limits are boosted. Many doubted they could build within even the higher limits and only a few reported they would increase production this year.

In 10 other cities, builders who have already put up 5,288 new Sec 221 homes (28% of the US total) were asked about the tricks of catering to the 221 market. Their concensus: there are more problems that you might suspect in creating a house people will buy. Chief among them are 1) high land costs which force builders to remote and unattractive sites, 2) qualifying buyers with marginal incomes but big-house tastes, and 3) zoning and building codes which handicap efforts to build cheaply.

Some observers see the proposal as a skillfully-contrived way of carrying out the Administration's pledge to promote integrated housing. Southern FHA officials have scrupulously segregated white and Negro Sec 221 projects but in the North Sec 221 is known as open occupancy housing—simply because builders must sell to displaced families regardless of race and 57.5% of displaced families are non-white. "This has been the only section for which FHA could really enforce open occupancy," observes one Sec 221 builder. "If the change means a builder would offer part of the homes in a subdivision to displacees on an integrated basis and another part to middle income families, then the whole subdivision becomes integrated in fact."

Sec 221 now offers homes on no-down, 40-year terms to families forced to move by urban renewal, highway, or other public construction. Buyers must pay closing costs. Sec 221 houses are theoretically limited to a $9,000 price-ceiling. But Congress lets this rise as high as $12,000 in high-cost areas, and FHA has declared that the metropolitan area in 71 of its 75 field-office cities qualifies for at least part of the extra limit (*see table*). Moreover, builders who put up Sec 221 homes on speculation may sell them to anybody—on the same easy terms—if no displacee buys the house within 60 days. And Fanny May will buy the mortgage under special assistance, which means for 2½ points less discount than it charges in maximum discount states for loans that don't rate a subsidy.

President Kennedy wants to make Sec 221 terms available to everybody—without the 60-day wait. And he wants the price ceiling scaled up to $15,000—or $700 higher than the median sales price of all new homes insured by FHA last year.

But Fanny May would not, under the Kennedy proposals, continue to offer above-the-market prices for *all* Sec 221 mortgages. It would continue such aid for 221s sold to displacees. Other homes would have to be financed privately, or, presumably via Fanny May's secondary market, which means higher discounts. Whether, for 40-year Sec 221s, FNMA would hold to today's ½ to 2½-point discount range for 30-year 203bs is conjectural. Mortgage men figure a no-down, 40-year loan would mean up to 2 points more discount initially in the private market.

One problem that won't cause as much trouble as many builders fear is getting the mortgage money.

Not as long as the US economy stays in its U-shaped recession with a torpid recovery (which means capital seeking an outlet).

Investors don't like the looks of 40-year loans. But the Administration proposes to give FHA discretion to pay off lenders in cash on foreclosure (instead of in debentures as in other FHA programs). Many experts think this will sweeten the package just enough for investors to swallow their conservatism. "They don't like the idea, but I wouldn't be surprised to see lenders buy 221 loans anyway because the cash payoff removes the risk," says one Washington economist.

For one thing, an FHA 5½% 30-year loan selling for 97 yields 5.28% to maturity after servicing; a 40-year mortgage on equal terms would yield 5.23%. But Mortgage Broker Jack Eleford of New York agrees 40-year loans may sell as much as 2 points below 30-year loans because "we'll have a devil of a time convincing investors to go into 40-year loans at first." On the other hand, George Patterson of Crawford Housing Services predicts that as long as the yields are comparable, Sec 221s could supplant 30-year loans as the bellwether of the FHA market. President Walter Nelson of the Eberhardt Co, Minneapolis, a past MBA president, contends: "The establishment of a secondary market by FNMA would be a necessity to make the Kennedy 40-year plan work in this area." Nelson figures that FNMA might add a ½ point discount for each 5-year extension beyond 30 years.

Despite 221's easy terms, it has produced only a few units in the six years it has been on the books.

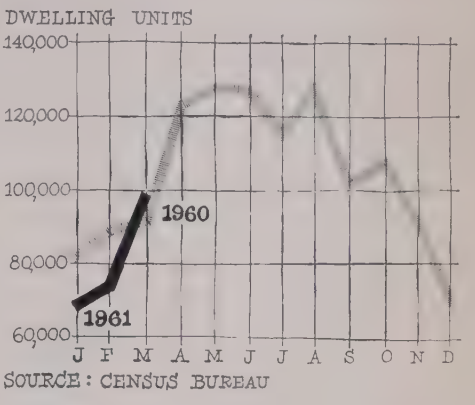
At the start of March, only 23,400 of 105,600 units authorized by HHFA quotas had actually been insured by FHA. Commitments were outstanding for another 31,800. In many cities—including some of the nation's biggest housing markets, HHFA has approved whopping quotas at the request of local officials, but builders spurn them. Samples:

City	Quota	FHA applications *(new units only)*
Los Angeles	3,000	0
Minneapolis	770	0
St Paul	965	0
St Louis	2,560	1
Hartford	700	0
Cincinnati	3,100	0
Newark, N. J.	1,000	0
Washington, D. C.	3,525	2

Would boosting the cost limit from $12,000 to $15,000 bring builders into the 221 program in a big way?

In cities where the old Sec 221 program has foundered, HOUSE & HOME correspodents find few builders ready to make such a move.

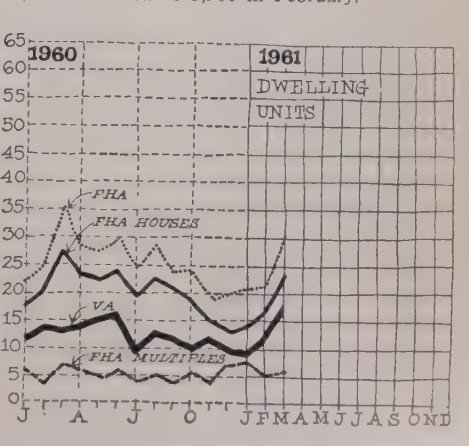
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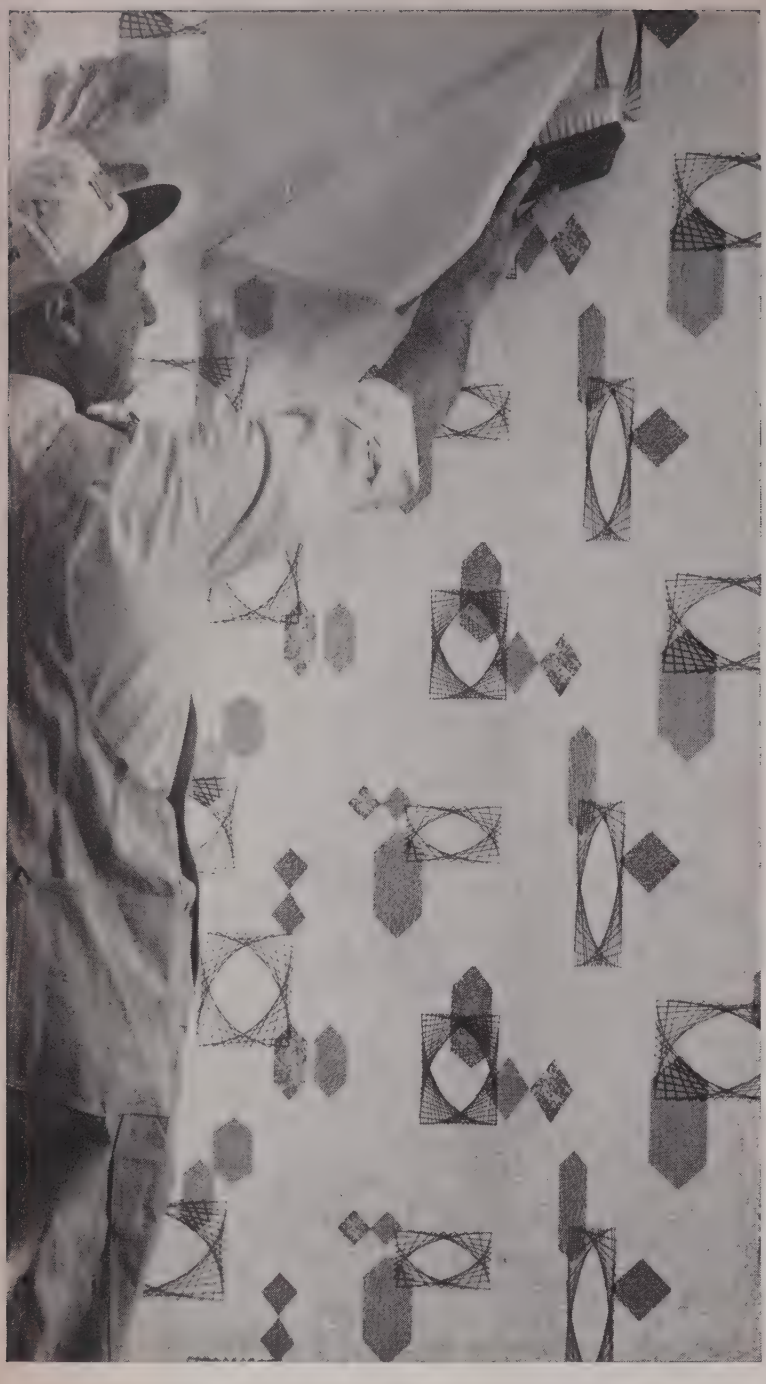
HOUSING STARTS registered their third month of steady-but-modest gain in March. Private starts reached 99,800—14% above February's revised level of 72,700 and 12% above March 1960 when bad weather slowed building. On a seasonally adjusted basis, private starts have climbed steadily since hitting a two year low of 978,000 a year in December. In March, the rate was back to 1,253,000. For the first quarter, private starts lag 7% behind a year ago, and the seasonally adjusted annual rate is 1,156,000 units vs 1,245,000 in 1960. But the gap is shrinking.

Public housing starts continue to show strength: 4,400 in March vs 3,900 in February.



FHA APPLICATIONS rose sharply in March. The 30,181 total was 35% above February's 22,370. Homes were up 42% (23,969 vs 16,884) and multiples 13% (6,212 vs 5,486). Even so, the first quarter total of 55,200 homes was almost 15% below 1960's 64,794. Multiples were 18% above the first quarter of 1960 (18,877 vs 15,985).

VA appraisals shot up more than 47% (17,690 in March vs 11,983 in February) and for the first quarter were 6% ahead of a year ago—39,083 vs 36,902.





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Wall-Tex, the wonderful, washable woven fabric wall covering creates important building economies for your new homes. Factory inspection insures uniform quality at the site, avoids delay. Precision trimming makes Wall-Tex easy to apply in one application, eliminating other finishing operations. Wall-Tex hides annoying wall finishing defects, reducing costly call backs for retouching.

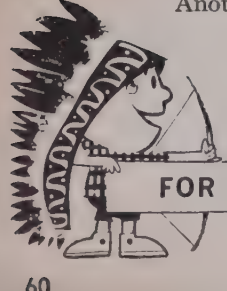
It's completely washable and can be readied for Open House with soap and water. When your model home showing is finished, another sponging readies it for sale without redecorating.

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Problems in selling 221 market

continued from p 59

Builder Earl Snyder of Los Angeles has his eye on sites for 200 Sec 221 homes if the Kennedy plan becomes law. But other builders there insist land and improvements costs make it impossible to produce a $15,000 house except at distant locations. Example. Builder Jerry Snyder (no relation) would boost his 1961 construction from 1,500 to 2,300 or 2,400 homes if the change comes—but the houses would go in defense-booming Lompoc, 140 miles north of downtown Los Angeles, or in San Diego.

In San Jose, Alec L. Branden (who built some 981 homes last year) enthuses: There's a hell of a market in this bracket ($13,000-$14,000) if we can get the financing." His Branden Construction Co already builds two models selling VA for $13,350 and $13,850.

Executive Vice President Larry Nelson of the Minneapolis builders estimates open-ending Sec 221 might spur starts there by 5% to 7%. But $15,000 is "rock bottom" for building there, he cautions.

Builder Vivian H. Anderson of Cincinnati, who is planning to build 960 multi-family units, says unrealistic zoning and high land costs have kept builders from tapping the Sec 221 sales market. Anderson says row houses like those George Martin is building in Louisville (H&H, Mar) are the solution. But "you can't build and sell row houses in the city of Cincinnati because they want a 4,800 sq ft lot." FHA officials say it is impossible to get zoning for Sec 221 outside the city. Hartford builders contend open-ended Sec 221 would work well for row houses but they say high land prices may prevent its use in the suburbs as cost limits now do.

How long would it take a $15,000-ceiling Sec 221 program to get going?

William Hendy of Arcose Co in Cincinnati contends it's already too late to help 1961 housing starts much. Predicts another veteran Sec 221 operator: "Oh, it will take five years like every other new FHA program."

Even in 10 cities where Sec 221 has clicked best builders who have used it claim its easy terms camouflage some booby-traps.

J. F. Pate Jr of Mobile, Ala. (350 Sec 221 homes built, 50 under construction) says he first thought no-down payments would lure buyers to "stand in line." Now, he isn't so sure. A GI buyer pays only $100 closing costs, he points out, while 221 owners need $200.

Sam Rizzo, biggest 221 builder in Miami, has 20 of 100 completed $9,200 houses still unsold and is disillusioned with the program. Only about 10 of the 144 Sec 221s in the area have been sold to displacees. Explains Builder Bernard Janis: "The displacee who gets cash in his pocket doesn't want to go far out (the only place where builders can meet the $12,000 ceiling). He looks for a home in the same area—and he thinks about upgrading his housing." One Louisville builder returned 215 homes to FHA in lieu of foreclosure. FHA says two 221 backers failed in Detroit.

Why are some houses hard to sell even with no-down, 40-year terms.

Builder Joseph Rosati reports signing 3 and 4 contracts per house in his Pinellas County subdivision 45 min from Tampa. Many didn't have the $250 closing costs they needed. (Even so, he figures the Kennedy 221 plans would let him step up sales 10%.)

In Columbus, Ohio, Wilburn K. Kerr Sr processed 525 applications to make 300 sales. Builder James Shimberg of Tampa says furniture, car, and other installment payments disqualified more would-be buyers than income.

Builders Irwin (Toby) Holtzman and Gilbert Silverman of Detroit note that buyers prefer more than the minimum house. "They reach for the biggest package, at lowest down payment and monthly payments," they report.

Land costs which drive builders to fringe locations—where many middle-income buyers don't want to live—are a danger.

While the 215 fringe 221 houses in Louisville went begging, other builders on smaller but close-in sites sold easily. Builder J. F. Pate Jr. of Mobile sold well on a location next to $25,000 homes.

Big-lot zoning to keep low-price homes out is a major problem in some regions.

"We've written to the President saying local communities can scuttle this program," says Executive Vice President John S. Wright of the New Jersey HBA. Wright says there are few possible locations for under $15,000 homes left in his state—"and they're trying to stop these."

Open-ended 221 should let builders tap a big Negro market in many cities.

Even though he loses one out of three would-be buyers on income-credit qualifying, Builder David Zimring has sold 98 out of 100 homes ($9,250 to $9,800) at Largo, Fla.—18 miles from downtown St. Petersburg. "We require a $200 down payment so people feel they have an interest in the house," he adds.

221 HIGH-COST LIMITS

FHA has devised seven levels of high-cost allowances for relocation houses built under Sec 221 so far.

Only four out of 71 metropolitan areas are held down to the $9,000 per unit ceiling originally set by Congress. Three of the four—Dallas, Ft Worth, and Phoenix—are notable as cities where homebuyers get a lot of house per dollar. Many a city with cost-boosting local codes or high mark-up building habits qualifies for the maximum (eg Cleveland, Chicago, St Louis, Pittsburgh, New York).

Outside metropolitan areas, local FHA offices set their own locality adjustments. The latest official FHA list:

	1-family	2-family	3-family	4-family
Group 1	$9,000	$18,000	$25,000	$32,000
Group 2	9,500	18,300	25,400	32,500
Group 3	10,000	18,600	25,800	33,000
Group 4	10,500	19,000	26,250	33,500
Group 5	11,000	19,300	26,700	34,000
Group 6	11,500	19,600	27,100	34,500
Group 7	12,000	20,000	27,500	35,000

Group 1: Dallas; Ft Worth; Portland, Ore.; Phoenix.

Group 2: Columbia, S. C.; Houston; Jackson, Miss.; Knoxville; Lubbock; Memphis; Providence; San Antonio.

Group 3: Albuquerque; Atlanta; Bangor; Burlington, Vt.; Greensboro; Jacksonville; Manchester, N. H.; Oklahoma City; Tampa; Tulsa.

Group 4: Baltimore; Birmingham; Boise; Little Rock; Philadelphia; Richmond, Va.; Spokane.

Group 5: Camden, N. J.; Denver; Des Moines; Kansas City, Mo.; Louisville; Sacramento; Shreveport; Wilmington, Del.

Group 6: Albany; Casper, Wyo.; Fargo; Grand Rapids; Los Angeles; Newark, N. J.; Omaha; Salt Lake City; Seattle; Sioux Falls; Topeka.

Group 7: Boston; Buffalo; Charleston, W. Va.; Chicago; Cincinnati; Cleveland; Columbus, Ohio; Detroit; Hartford; Helena; Indianapolis; Jamaica, N. Y.; Miami; Milwaukee; Minneapolis; New Orleans; Pittsburgh; Reno; San Diego; San Francisco; Springfield, Ill.; St Louis; Washington, D. C.

HOW TO CUT DISCOUNTS

Here's a sales tip for cheap houses you may have overlooked: builders selling homes for $9,000 and under can get a better break on FHA discounts. Because of the extra ½% service charge that can be levied by lenders on all Sec 203 houses under the $9,000 ceiling, the yield is higher and so discounts are lower. Rutgers, Massey & Co, New York mortgage brokers, quote 203s (and any 203 loan carrying the extra charge) at 97½, vs 96 for regular FHA 5½% loans.

FHA backlogs again

Spring's upsurge in house sales is giving FHA processing trouble, as often happens.

In early April, 13 of FHA's 75 field offices reported it was taking them more than a month to process applications, compared to the two week norm. Biggest backlogs (25 working days) were in Dallas and Cleveland. Other cities with one month or bigger backlogs: Los Angeles; San Francisco; Chicago; Philadelphia; Seattle; Reno; Cincinnati; Birmingham, Ala.; Washington, D. C.; Newark, N.J.; Jamaica, N.Y.

Existing houses are responsible for the jam. Applications for existing units are running two to one over new units.

FHA rental shakeup

FHA has just reorganized its rental housing staff. Knowledgeable experts applaud the changes.

The big aim is to speed up processing of multifamily housing and urban renewal mortgage insurance, and to make it dovetail better with federal and city renewal plans.

C. Franklin Daniels, 52, a balding and blunt-spoken housing careerist since 1934, has been promoted from special assistant for urban renewal to a new post of assistant commissioner for multifamily housing. He will have charge not only of FHA's main rental program, Sec 207, but also of all FHA work in urban renewal, Sec 213 co-ops, housing for the elderly, military housing, and nursing homes. FHA's old mortgage insurance division has been abolished and shifted to Daniel's bailiwick as the rental housing division headed by Marsh Cunningham, another FHA veteran.

How will the changes affect builders? For the last eight years, say experts, FHA has pursued the fiction that its rental housing program was decentralized. This made it hard for builders to get answers. Most field offices referred all important questions to Washington, which bounced them back to the field. Now, although field offices keep their power to commit and insure multifamily mortgages, rental builders (and local directors) will have a quick pipeline to get answers.

Moreover, FHA is also setting up zone-wide multifamily housing offices in New York City and Philadelphia—on a trial basis. They will help local FHA men speed processing, coordinate renewal questions with regional HHFA chiefs. *NEWS continued on p 67*





NEW 413J SPOTNAIL
For Metal Plates (Flat or Tooth Type)

The LC Spotnailer drives sturdy 1½" T-Nails through heavy metal plates with the touch of a button or trigger. No pre-drilling needed, no time wasted hitting the holes. Trendway, Inc., Crystal Lake, Illinois goes from pre-cut stock to a finished 26′ truss in 1½ minutes with Spotnailers. Richard Arden, Trendway plant manager says, "These guns are 4 to 1 over hand nailing by actual test. The difference in cost of T-Nails means nothing compared with this big saving. Your 413J Spotnails penetrate the thickest plates we use for trusses up to 50′ long. They equal hand nails in every way except they drive 4 times faster."

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Whether you are building or remodeling, these benefits are what most homemakers want. Frigidaire Appliances have been designed with these features to lighten household tasks, to give women a "Holiday from Apron Strings."

Here, in ready reference form, is a 1961 Planning Guide for using Frigidaire Appliances to design kitchens with a Flair. It's organized for easy use, complete with dimensions. A similar consumer version is appearing in many leading home-building annuals and semiannuals. These help your prospects express their kitchen ideas to you.

Why Choose Frigidaire?

- *Sculptured Sheer Look styling that blends in beautifully with standard wood or steel cabinetry.*
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Flair Custom Imperial

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Feature stunning, daring, new-fashioned oven-cooking with a Flair!



Custom Imperial RBB-92

Must all wall ovens look alike? Answer: No! And Frigidaire proves it with the new *Flair* Wall Oven. Daringly styled Flair looks like a picture, cooks like the finest Frigidaire Oven ever built. The Custom Imperial offers all the top-of-the-line cooking features including automatic Cook-Master, Meat Tender Control and Spatter-Free Broiler Grill. Lower cost DeLuxe model, too. Both have exclusive Glide-Up Glass Door. Fit standard 33-inch cabinets.

If you prefer a wall oven for 24-inch cabinets... choose one of the other Frigidaire good-lookin', good-cookin'—and easy-cleaning—models. Drop-Leaf Doors hold heaviest roasts, lower all the way down to clean. French Door models require only 12¼" of aisle space when open. Pull 'N Clean lower ovens. 8 double and single oven models.



Model	Exterior Dimensions—Inches		
	Height	Width	Depth
A. Super RBB-93	29⅜	23¼	23¾
A. DeLuxe RBB-94*	29⅜	23¼	23¾
B. Custom DeLuxe RBB-98	44⅞	23¼	23¾
A. Imperial RBB-90	29⅜	23¼	23¾
B. Imperial RBB-99*	44⅞	23¼	23¾
B. Custom Imperial RBB-92	44⅞	23¼	23¾
C. Flair Wall Ovens (Custom Imperial and DeLuxe)	27 11/32	30 13/16	17 7/16

*Specifications also apply to glass window door models RBGB-94 and RBGB-99



Model	Wall Opening Dimensions—Inches		
	Height	Width	Depth (Min.)
D. Super RBB-93	28½	21½	23¾
D. DeLuxe RBB-94*	28½	21½	23¾
E. Custom DeLuxe RBB-98	44	21½	23¾
D. Imperial RBB-90	28½	21½	23¾†
E. Imperial RBB-99*	44	21½	23¾†
E. Custom Imperial RBB-92	44	21½	23¾†
F. Flair Wall Ovens (Custom Imperial and DeLuxe)	26	30 1/16	18¼

*Specifications also apply to glass window door models RBGB-94 and RBGB-99

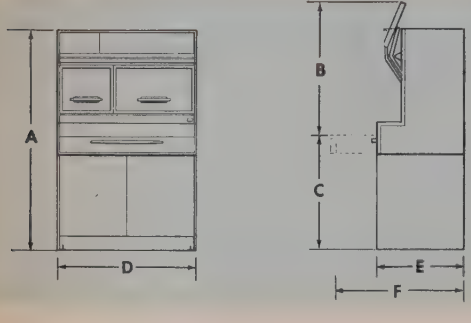
†For optional Rotisserie, add ¼" to depth.

Here's the *Flair* Range by Frigidaire for glamorous cooking *in any kitchen*



Available in 30″ and 40″ sizes, Flair is one of the most beautiful things to happen to kitchens in years! Moves right into the space provided for any 30″ or 40″ range, offers built-in appearance in a free-standing range, too. Cooks at best "comfort level"—See-Level controls and ovens, exclusive Glide-Up Oven Doors, Roll-To-You Cooking Top, Cook-Master oven control. Custom Imperial models offer every advanced Frigidaire cooking feature, including Spatter-Free Broiler Grill, Heat-Minder surface unit, Speed-Heat surface unit, Automatic Meat Tender, 4 glorious models. Base cabinet, exhaust hood and rotisserie optional.

If you prefer a conventional free-standing range . . . choose a Frigidaire automatic electric range that lets her cook with confidence, clean without slaving. All Frigidaire cooking features available, including revolutionary Pull 'N Clean Oven and 4 colors on some models.



Dimensions—Inches	Custom Imperial 30″ RCIB-635	Custom Imperial 40″ RCIB-645	Custom DeLuxe 30″ RCDB-630	Custom DeLuxe 40″ RCDB-640	Dimensions—Inches	Custom Imperial 30″ RCIB-635	Custom Imperial 40″ RCIB-645	Custom DeLuxe 30″ RCDB-630	Custom DeLuxe 40″ RCDB-640
*A	62 1/16	62 1/16	62 1/16	62 1/16	D	30	40	30	40
B	37 13/16	37 13/16	37 13/16	37 13/16	E	25	25	25	25
C	32	32	32	32	F	38 3/8	38 3/8	38 3/8	38 3/8

**Total height with optional exhaust hood: 70″.*

Choose one of these cooking top *Ideas* for convenience, space, matching Frigidaire style



BUILT-IN COOKING TOPS match Wall Ovens perfectly—in styling, performance and convenience. Models for every budget in colors and Satin Chrome. 4 models include combinations of features such as 6″ and 8″ units; Speed-Heat Units; Heat-Minder Units; Infinite Heat Switches; Remote controls; porcelain enamel drip bowls on most models, shallow depth for maximum drawer space.



FOLD-BACK SURFACE UNITS—fold back neatly and safely out of the way, even while hot. Add important counter work space. Easy to clean in Satin Chrome. Single 2-unit or double 4-unit assemblies. Feature 6″ and 8″ units; Heat-Minder and Speed-Heat Units on some; Infinite Heat Switches; porcelain enamel drip bowls; LH and RH control panels.



Cooking Top Dimensions—Inches

Model	Width	Depth	Depth Below Top of Counter	Counter-Top Opening Width	Counter-Top Opening Depth
Super RBB-102	23	21	3 3/8	22 1/8	20
DeLuxe RBB-100	32 1/4	20 1/4	3 1/4	31	19
Imperial RBB-101	32 1/4	20 1/4	3 1/4	31	19
Custom Imperial RBB-201	32 1/4	20 1/4	3 1/4	31	19



Fold-Back Surface Unit Dimensions—Inches

Model	Width Overall	Width Each Fold-Back Section	Width Control Panel	Height Overall	Height Units in Operating Position	Depth Closed	Depth Units in Operating Position
DeLuxe RBB-81	23 15/16	20 1/8	3 1/2	14 7/8	4	5 13/16	17 3/8
Imperial RBB-82	23 15/16	20 1/8	3 1/2	14 7/8	4	5 13/16	17 3/8
Custom Imperial RBB-84	47 3/4	20 1/8 (2)	3 1/2 (2)	14 7/8	4	5 13/16	17 3/8

Sparkle-clean and sanitary dishes with once-a-day Frigidaire Dishwashing



Custom Imperial or DeLuxe Under-counter models offer easy front-loading, powerful Swirling Water Washing Action and full capacity for once-a-day dishwashing for an average family of 4 . . . while housewives are out of the kitchen! Load both Roll-To-You Racks easily. Dish-Minder Dial offers 4 cycles, including plate-warmer. 2400 walls of searching hot water per minute seek every surface. Radiantube Heating Unit maintains temperature for complete sanitation. No extra scraping or rinsing. Add a dish any time. Also convertible front-loading Dishmobile, plus top-loading mobile models! 5 colors, white, and Satin Chrome on most models.

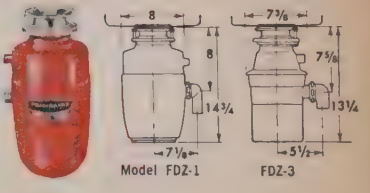
Dishwasher Dimensions — Inches

Model	Height	Width	Depth	
			Over Hardware	Door Open
DeLuxe Under-counter DW-DUB	34¼	23⅜	25⅜	45¼
Custom Imperial Under-counter DW-IUB	34¼	23⅜	25⅜	45¼

FRIGIDAIRE DISPOSERS

(Model FDZ-1, shown)

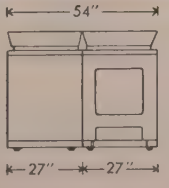
Perfect mate for a new Frigidaire Dishwasher. 30% to 50% faster! Quiet — insulated jacket (FDZ-1) and rubber-cushioned connections. Fits most 3½″ drain-opening sinks.

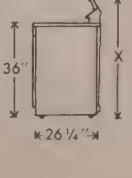


Extra Care Laundering without slaving! Flowing Heat drying, too!



Here are the 3-Ring Agitator Washers that feature "Somersault" Washing Action, the action that bathes deep dirt out without beating. Automatic Soak Cycle on most models, Automatic Bleach Dispensing, Lint-Away wash and rinse and many other features. And the laundry pair for wash 'n wear includes a perfectly matched Frigidaire Dryer with Flowing Heat. No-Vent models with exclusive Super Filtrator available. 27 matching combinations of models to choose from; *each* offers the basic Frigidaire top-of-the-line washing and drying *performance*.





WASHER AND DRYER DIMENSIONS

Height to top of control panel
- All Custom Imperial Washer and Dryer models—
- 45″ (Console Cover open)
- 42½″ (Console Cover closed)
- All Imperial Washer and Dryer models—43¼″
- Custom DeLuxe Washer WCD-61—41″
- Deluxe Washer and Dryer models WD-61, DD-61, DDA-61—41″
- Deluxe Washer and Dryer models WDA-61, DDA-61, DDAG-61—40⅜″

Height to top of washer lid when open—54″
Width of washer with lid open—40¼″
Allow approximately 18″ at front of dryer for door clearance swing

No defrosting ever! Here's the handiest, most reliable *Frost-Proof* foodkeeping possible!



IT'S GUARANTEED.* Frost never forms . . . in the freezer . . . in the refrigerator section. So—nothing to defrost ever in Frost-Proof refrigerator-freezers or upright freezers. All Sculptured Sheer Look, all perfect for matching recessed "built-in" installation. Many available in 4 colors plus white.



FPI-13T-61

FRIGIDAIRE REFRIGERATORS

Frost-Proof Freezer Section and Flowing Cold Refrigerator Section (FPI-15B-61, FPI-13B-61, FPI-13T-61, FPD-13B-61, FPD-13T-61).

Cycla-matic Defrosting in refrigerator section**

Completely separate zero zone Food Freezer**

Flip-Quick Ice Ejector (FPI-15B-61, FPI-13B-61, FPI-13T-61, FI-13T-61)—optional in all other models.

**FPI-15B-61, FPI-13B-61, FPI-13T-61, FPD-13B-61, FPD-13T-61, FI-13T-61, FDA-13T-61, FDA-13-61, FD-11-61.

FRIGIDAIRE UPRIGHT FOOD FREEZERS

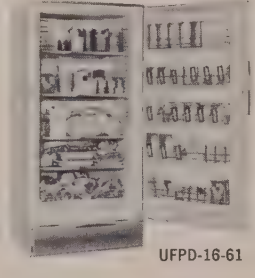
Frost-Proof models—UFPI-16-61, UFPD-16-61, UFPD-12-61.

Full-width door shelves—all models.

Sliding basket drawer—UFPI-16-61, UFD-21, UFD-15-61.

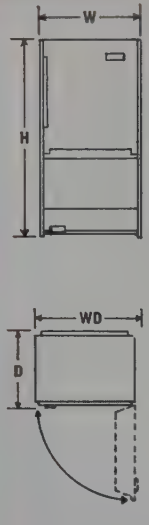
Choice of 4 colors—UFPI-16-61.

Ask about the Food Spoilage Warranty.



UFPD-16-61

***Frigidaire Frost-Proof Guarantee.** *Without any cost to owner or user, at any time within one year from date of delivery, Frigidaire will make all necessary adjustments to the Frost-Proof Refrigerator-Freezer or Food Freezer to prevent accumulation of frost.*



Refrigerators	H	*W	D	**WD
Super				
SA-9-61	57½	24	28⅛	25¼
DeLuxe				
DA-9-61	57½	24	28⅛	25¼
DA-11-61	59¾	30	28¾	30
D-11-61	59¾	30	28¾	30
FD-11-61	59¾	30	28¾	30
DA-13-61	64	32	28⅞	35⅞
FDA-13-61	64	32	28⅞	35⅞
FDA-13T-61	64	32	28⅞	34⅞
Frost-Proof DeLuxe				
FPD-13T-61	64	32	28⅞	34⅞
FPD-13B-61	64	32	29⅜	35⅞
Imperial				
FI-13T-61	64	32	28⅞	35⅞
Frost-Proof Imperial				
FPI-13T-61	64	32	28⅞	35⅞
FPI-13B-61	64	32	29⅞	35½
FPI-15B-61	69¾	32	29⅞	35½

Upright Food Freezers	H	W	D	**WD
DeLuxe				
UFD-11-61	59¾	30	29¼	30
UFD-13-61	64	32	29⅜	33¼
UFD-15-61	69¾	†32	30⅜	39
UFD-21	70	†36	32⅛	43¼
DeLuxe Frost-Proof				
UFPD-12-61	64	32	30¾	33¾
UFPD-16-61	69¾	†32	30⅜	33¾
Imperial Frost-Proof				
UFPI-16-61	69¾	†32	30⅞	35½

*Allow ¼" additional width for recessed installation.
**Required only when cabinet is against wall on hinge side of door.
†Additional 2" to insert key in lock if built in flush with front.

and don't overlook Solid Comfort Frigidaire Room Air Conditioners!



Full capacity, fast cooling; real dehumidifying, quiet operation, draft control—that's *Solid Comfort* Frigidaire Room Air Conditioners. 10 models, do-it-yourself installation, removable, washable filters. Fits almost any window; through-the-wall, too.

10 Room-Designed Models—2 Cabinet Sizes

	Width	Depth	Height	Cooling Capacities BTU/HR.**
Bedroom Models				
DeLuxe AD-6LD Custom DeLuxe ACD-7LD ACD-8MD, ACDR-9D*	26″	18¼″	16″	6,000 to 9,000
Living Room Models				
DeLuxe AD-12D	26″	27″	16″	8,300 to 12,000
Custom DeLuxe ACD-8MD	26″	18¼″	16″	
ACD-9D, ACDR-9D*	26″	18¼″	16″	
Imperial AI-10D†	26″	18¼″	16″	
Multi-Room Models				
DeLuxe AD-12D	26″	27″	16″	10,000 to 19,000
Custom DeLuxe ACD-15D	26″	27″	16″	
ACDR-15D*, ACD-19D	26″	27″	16″	
Imperial AI-10D†	26″	18¼″	16″	

*"All Seasons" Model with reverse cycle heating. **NEMA Standards.
†Provides constant cooling, dehumidification even when weather is mild, humid.

Frigidaire reserves the right to change specifications and prices, or to discontinue models, without notice.

FRIGIDAIRE
PRODUCT OF GENERAL MOTORS

Advanced Appliances designed with you in mind

For more information, see Frigidaire Appliances in model homes, visit your Frigidaire Built-in or Appliance Dealer, or write FRIGIDAIRE DIVISION, GMC, Dayton 1, Ohio.

MORTGAGE MONEY:

Discounts still ease, but the price of loans looks close to bottom

The mortgage market is still moving toward cheaper, easier money. The trend has slowed down from March, but it still has some steam, as witness these mid-month indicators:

- FHA and VA discounts are continuing to shrink in many areas.
- Fanny May lifted the federal floor under the secondary market by raising its purchase prices another point in two ½-point boosts in April, a total of four increases this year (*for new prices, see table p 73*).
- Investor demand for loans remains strong. Pension funds are keener than ever. One New York mutual savings bank is buying spot FHAs and VAs for the first time since 1955. S&Ls boosted their mortgage holdings by $2 million in the first two months of the year, a 10% gain over the $1.8 billion net in the same 1960 period. Similarly, mutual banks increased their portfolios $301 million, vs $275 million in '60. Going into April, both S&Ls and mutual banks enjoyed good deposit gains—but then some New York banks began experiencing big withdrawals. Insurance companies are buying mortgages at a slightly lower rate than last year. Some commercial banks now are hotter for mortgages but as a group banks slashed their mortgage lending heavily (to $0.7 billion in '60 from $2.5 billion in '59).

House & Home exclusive

- Despite Fanny May's efforts to discourage purchases from its secondary market portfolio by lifting prices to a premium 103, investors will still take more than $4 million of $100 million reservations.

Conventional loan rates, after falling off ¼ to ½%, show fewer signs of more softening. Washington Heights Federal S&L, New York, cut its dividend rate from 3¾% to 3½% (and its loan rate from 6% to 5¾%) in April, but, country-wide, dividends stayed put. Question now: what will happen at midyear?

Discounts on FHAs and VAs dwindled between ½ and 1 point in House & Home's monthly survey of 16 cities.

Prices for FHA 5½% minimum down immediates showed these increases (and hence lower discounts): Atlanta, 97½ from 97; Cleveland, 98-99 from 97-98; Denver, 97-97½ from 96-97½; Detroit, 97½-98 from 96½-97; Los Angeles, 97-98 from 96-97; Newark 99, from 98-99; New York, 99, from 98-99; Oklahoma City, 97-98 from 96-97; Philadelphia, 99-par from 99; St. Louis, 95½-98 from 95½-97; San Francisco, 98½ from 98; Washington, 97½-98 from 97½; the Massachusetts purchasing group, 97-97½ from 96½-97.

VA no-down immediates gained thus: In Atlanta, 95½-96 from 95-95½; Los Angeles, 95½-96 from 95; Newark, 96 from 95; New York, 96-97 from 94-95; San Francisco, 96 from 95½; Washington, 96 from 95½; the Massachusetts group, 95-95½ from 94-95.

Indications are that mortgage money is not likely to get a lot cheaper this year; in fact, the bottom may be very near.

Why? For one thing, signs grow that the Kennedy Administration's effort to nudge down long-term interest rates is not clicking. The Administration has tried to depress long-term rates to spur the economy while shoring up short-term rates to stop the runout of US gold reserves. Financial analysts call the two goals "mutually exclusive." After two months the evidence favors the critics.

The Federal Reserve has gone into purchases of bonds to push down rates on the long end. At midmonth, rates on long-term government issues were as high —or higher—than in February when the campaign was announced. Meanwhile, three-month bills that were around 2.5% in February dropped to around 2.3% and six-month bills dropped from almost 2.7% to around 2.5%.

As an indicator that the Administration is less than happy with its experiment, Chairman Walter Heller, of the President's council of economic advisers, gave the Fed some strong hints that it should go even more aggressively into the long-term market to drive rates down.

Chairman William McC. Martin counters that the Fed has been interested in stimulating the flow of money into investments to spur business, not in trying to establish an arbitrary rate level. For Heller, Martin has this practical advice: the government cannot force people to lend money at a given interest rate—"that is a fact that no public authority can ever afford to ignore."

Expectations of a pickup in the economy will create strong upward pressures on rates. Martin says that securities offerings planned by corporations and by local and state governments are at high levels, a potential drain on money in savings institutions. With a budget deficit of more than $5 billion looming over the next two years, the Treasury will be going to the market to compete for money. And at midmonth, the stock market skyrocketed to its highest level ever.

MORTGAGE BRIEFS

Maryland S&Ls: more laws

In the wake of a law setting up Maryland's first commission to supervise state-chartered savings & loan associations (NEWS, Apr), the state legislature has passed two more laws clamping down on freewheeling S&Ls. The laws:

- Limit insurance coverage by private companies. This is aimed at Security Financial Insurance Corp, Baltimore, which is insuring some $38 million in deposits in several dozen S&Ls. Security has only a little over $1 million in assets. Now, private insurance companies must have ten times as much in assets as the amount insured in any one S&L. Security Financial has two years to conform to the maximum single risk law or go out of business.
- Give the state's attorney general emergency powers to regulate multi-stock S&Ls who are trying to flood the market with more than $4.5 million in new securities before the commission takes over June 1. At midmonth, Attorney General Thomas B. Finan obtained cease and desist orders against three S&Ls. "All that some of these firms have is a charter," says Finan. "One planning to float a $1.5 million issue didn't even have an office." Says Maryland's US Attorney Joseph Tydings, who introduced the maximum risk bill when he was a member of the state legislature: "Maryland is no longer the happy hunting ground for financial speculators and operators determined to make a quick killing at public expense."

Pennsylvania to subsidize loans

Pennsylvania is going into the mortgage business.

Through its newly created Pennsylvania Housing Agency, the state intends to provide cheaper mortgage money—at rate of perhaps 1% under FHA rates—for homebuyers who can't qualify for regular mortgage loans. A target: people earning less than $5,000 a year. Pennsylvania expects FHA to insure its loans.

The agency, in mothballs since it was authorized over a year ago, was activated through a $300,000 grant from the federal Urban Renewal Administration. The state is putting up $150,000 more to finance a pilot program. After the agency gets started, it expects to finance its operations by selling tax-free bonds.

The agency is waiting for the results of a $30,000 survey of lower-middle income families by Temple University before opening the store. Gov David Lawrence estimates that some 100,000 families may buy homes with a boost from the state.

S&L land loans expanded

Federal S&Ls can now lend money to builders to buy developed land.

Under a new Federal Home Loan Bank Board regulation, S&Ls can make loans up to 70% of the appraised value of improved sites for three years. Previously, S&Ls could make three-year loans only on unimproved land with a limit of 60% of value. Loans on improved land were prohibited.

Builders must begin construction of single-family residences on the land within six

continued on p 71

IMPORTANT
ANNOUNCEMENT

New York Testing Laboratories, Inc.
Confirms the Dramatic Superiorities of
New Competitively Priced

MATICO POLYMERITE™ FLOOR TILE

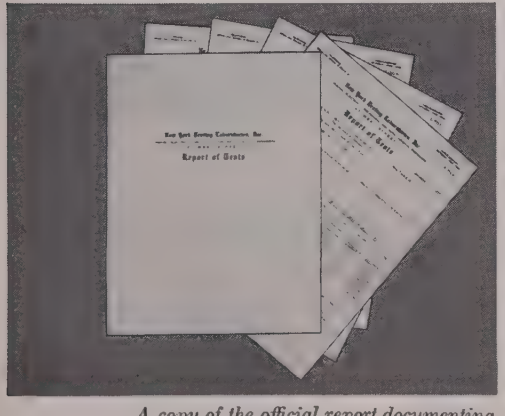
1.
GREASE RESISTANT
2.
FLAME RETARDANT
3.
LONGER WEAR

IMPORTANT ANNOUNCEMENT

Proved Grease Resistance in unbiased, authoritative tests by this world-famous Research Laboratory. Matico Polymerite is the ONLY Low-Price Floor Tile offering this proof. New York Testing Laboratories, Inc. evaluated new Matico Polymerite Floor Tile *vs.* eight competitive brands of Asphalt Tile (purchased on the open market). Test standards were Federal Specification SS-T-307, Grease Resistant Asphalt Tile. Polymerite conformed fully to specifications for Oil and Alkali Resistance. *All eight competitive brands failed .*

Proved Flame Retardance—the ONLY Low-Price Floor Tile tested to pass evaluations at New York Testing Laboratories. Matico Polymerite Tile met strict U.S. Navy requirements for Flame Retardance under Military Specifications MIL-T-18830 (Ships). *Eight competitive brands of Asphalt Tile tested failed!* Polymerite Tile is one of the *safest* floorings for home and industry.

Proved Durability—the ONLY Low-Price Floor Tile tested to meet stringent Navy Wear Resistance Tests. Matico Polymerite Floor Tile conformed fully with Resistance to Wear requirements under Military Specifications MIL-T-18830 (Ships). *All eight competitive brands of Asphalt Tile failed this test.* Other measuring factors indicate that Matico Polymerite Floor Tile provides up to twice the wear of ordinary Asphalt Tile.



A copy of the official report documenting these findings is available on request. Write Mastic Tile Division, The RUBEROID Co. P. O. Box 128, Vails Gate, N. Y.

Backed by eight years of research... and a multi-million dollar plant investment

Matico Polymerite Floor Tile is a *new* concept in flooring . . . a technological triumph made possible by eight years of research, culminating in a revolutionary resin.

Perfected as a joint venture of The RUBEROID Co., and the Air Reduction Corporation, this new resin is made in a giant plant designed for its large-scale production.

Polymerite makes possible a floor tile with the characteristics of fine tile: brilliant, clear colors...resiliency...tight, smooth, easily-maintained surface...greater light reflection ...grease and stain resistance...flame retardance...greater resistance to wear. *Yet its price compares with the most economical types of tile.*

To our best knowledge, Matico Polymerite is the *only* floor tile with all the superiorities described, at such a low competitive price.

MATICO
POLYMERITE™
FLOOR TILE

Mastic Tile Division of The RUBEROID Co.

RUBEROID

MATICO POLYMERITE FLOOR TILE is a trademark of The RUBEROID Co.



Sign of a sink that can help sell a house... a sink of gleaming Nickel Stainless Steel!

A sink that carries this label can sell *more* than itself. It can help sell a kitchen. How often have you seen it happen: a housewife "buys" the kitchen—and her husband buys the house.

Plan to please this all-important lady with the gleaming beauty—and solid value—of a Nickel Stainless Steel sink. Its gentle glow blends with everything...reflects good taste. It combines lasting beauty with wonderful utility, for Nickel Stainless Steel is solid metal, all the way through.

There's no baked-on coating, nothing to chip, crack or wear off. It has no pores to discolor or hold dirt. And it cleans in a jiffy—with plain soap and water.

Why nickel in stainless? Nickel adds extra durability to stainless steel... and steps up resistance to corrosion. That's why Nickel Stainless Steel sinks resist damage by food acids and cleaners...keep their good looks for the life of the house.

Take advantage of the selling power of sinks that bear the Nickel Stainless Steel label. A new booklet describes all the quality features that work hard for you. Write us for a copy.

THE INTERNATIONAL NICKEL COMPANY, INC.
67 Wall Street New York 5, N. Y.

INCO TRADE MARK **INCO NICKEL**

Nickel makes stainless steel perform better longer

months of the loan, must complete the houses in the three years.

An S&L use only 5% of its assets for land loans may not lend more than 1% to any one builder. The sites must be within the association's 50-mile lending radius.

More socialized lending

Private mortgage lenders in Oregon are being squeezed by the state's GI home loans. In a single month, the state has poured $30 million into mortgage committments at 4% interest*. With homebuilding off and mortgage paper already scarce, the result has been a drop in FHA and VA discounts and lower conventional loan rates.

Lenders are waiting for the other shoe to drop: the state still has $105 million for vets loans authorized by a constitutional amendment last fall (NEWS, Dec). Some S&Ls have cut their rate for new-house loans from 6% to 5¾%, but they say they can't go lower to meet state competition because of their 4% dividend rate.

The controversial GI program, financed by sale of tax-free state bonds, has been a No. 1 source of mortgage money in Oregon, particularly in smaller communities with no big S&Ls. Even in metropolitan Portland, the program accounted for 16% of all home loans last year only. California has a similar program, but Cal-Vet 4% subsidized loans accounted for about 2½% of new housing in the state in 1959.

* Loans are up to 85% of value to a maximum of $13,500 for 25 years.

Will tax rules stymie realty trusts? Industry calls IRS ideas 'too harsh'

The Internal Revenue Service has thrown cold water—temporarily, at least—on some of the industry's high hopes for the real estate investment trusts.

IRS has issued a long list of proposed regulations for the realty trusts. And while the first major trust has finally been approved by the Securities & Exchange Commission, realty men fear that the IRS proposals, if they become effective as is, will hobble the operation of many trusts, discourage the formation of others.

"The IRS is throwing unwarranted impediments in the way of the trusts," says one realty lawyer. "Unnecessarily harsh," snaps another. "The proposals indicate an unfavorable attitude toward realty trusts on the part of Treasury," contends another.

Realty and mortgage men have been eyeing trusts as a way to tap a big reservoir of small-investors' savings. Trusts offer many advantages over the syndicates: lower priced and more marketable shares a la mutual funds, more diversification, continuing existence. Mortgage bankers plan to set up trusts to buy FHA, VA, and conventional home loans. Congress made realty trusts a commercial possibility again last year by amending the tax laws to give realty trusts the same tax break as mutual funds—ie trusts are treated as tax-free conduits, passing on earnings to shareholders without the 52% corporate tax bite (NEWS, Oct). To qualify for the special tax treatment, the trust must be organized under state law as an unincorporated trust or association and must distribute at least 90% of its income to shareholders.

Other requisites: the trust must be managed by one or more trustees, have transferrable shares, hold no property primarily for sale, have at least 100 shareholders (no more than 50% of the trust may be owned by five or less people), and must meet specific income and investment limitations. Only passive income is tax-free, so the active operation or management of the trust property must be by an independent contractor.

Ruinous regulations? In the eight months since Congress approved trusts, progress has been slow while SEC and IRS wrestled with ground rules for the new entity. At midmonth, SEC proposed a special new form (S-11) for the registration of trust securities, requiring extensive disclosure of the trusts' policies, activities, and investments. The form is also applicable to syndicates and other real estate ventures offering securities. But the longest shadow has been cast by the IRS. Here are the ones that most upset realty men:

1. A trustee of the trust would be barred from being an officer or employe of, or having any direct or indirect interest in the independent contractor (the management company) [Sec. 1.856-1 (d) (1)].

President Joseph Lund of the Natl Assn of Real Estate Investment Funds and a prime mover in winning approval of trusts, calls this an unjustified prohibition that contradicts the law's definition of an independent contractor. By law, says past NAREB President Lund, such a contractor may own up to 35% of the trust's shares. Moreover, the owner of up to 35% of the trust's shares, whether or not he is a trustee, may own up to 35% of the independent contractor. Adds a Philadelphia lawyer: "This regulation will take the steam out of forming many moderate sized trusts. Who will want to form a trust if he has to hire strangers to manage the operation. If promoters can't get the prerogatives to make money in a trust they get elsewhere, they'll turn to some other vehicle."

2. Trusts would be forbidden—under the new law—to include in tax-free income rents received from a tenant under a lease calling for rental based on the tenant's income or profits. But the IRS has gone a step farther. It proposes to bar rent received from a primary tenant who pays on the basis of gross receipts (which is permissable under the law) but who in turn has subleased to a tenant who pays rent based in whole or in part on income or profits [Sec 1.856-4 (1)]. The entire rent paid by the prime tenant would be disqualified.

Moans a New York lawyer: "If any one provision will cripple trusts, this is it. Such leasing and subleasing arrangements are routine." Says Lund: "Trustees would have to protect themselves by requiring a tenant to submit for approval every sublease proposed, thus placing a burden on the trustees utterly inconsistent with the concept of restricting conduit tax treatment to passive income."

3. The independent contractor must pay for maintenance and repairs of trust property [Sec 1.856-4 (b) (3)].

Sighs one lawyer unhappily: "This goes against all normal procedure. It's unnatural. Customarily, a mangement company collects rents, pays out expenses, deducts its fee (ordinarily 5%), and turns the balance over to the owner. A cost-plus arrangement. To operate with a fixed-sum system, as would have to be done under this regulation, the management company must demand a larger amount to provide a cushion for expenses it can't predict and can't risk, such as a union wage increase. As a result, the trust would get a lower yield than it should." Putting the repair burden on the contractor, adds Lund, would "inevitably lead to a conflict of interest—the trust looking for the contractor for the essential upkeep of the building and the contractor straining to minimize repair expenditures."

IRS has also proposed that trusts must keep extensive records of the ownership, actual or constructive, of its shares. Some realty men claim these go far beyond what is really necessary.

The IRS regulations are slanted at trusts dealing in income properties—the equity trusts. However, mortgage men see potential pitfalls in the regulations for mortgage trusts. Some lawyers say that mortgage trusts escape the knotty independent-contractor problem faced by equity trusts. The Mortgage Bankers Assn has asked IRS for specific ruling to that effect.

MBA has also asked the IRS to make it clear that: 1) mortgages are securities and not real property (and hence are subject to less strict requirements for length of time they must be held to qualify under income limitations), 2) mortgage discounts are legitimate charges and are not usurious interest (which is banned as tax-free income),

continued on p 73

SEC OK'S FIRST BIG TRUST

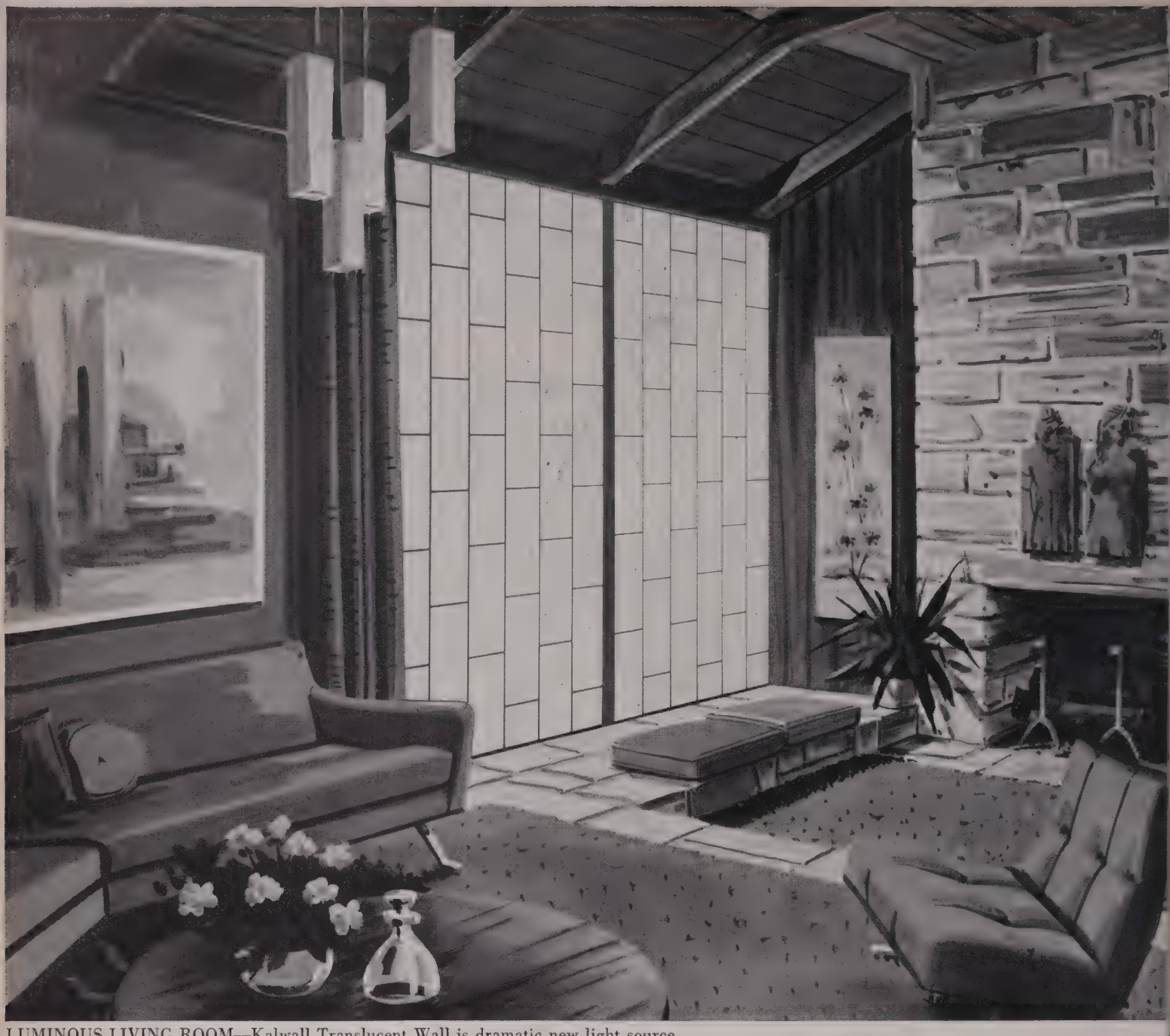
The Greenfield Real Estate Investment Trust —the first major realty trust approved by the SEC under the new federal law—put 500,000 shares (at $20 each) on the stock market last month. The $10 million issue was promptly oversubscribed.

The trust netted $9 million after paying underwriting fees of $900,000 and expenses of $100,000. According to its prospectus, the trust will invest principally in office buildings, shopping centers, industrial parks, industrial and commercial buildings, hotels, chain retail establishments, apartment houses and motels in Pennsylvania, New Jersey, Maryland, Delaware, and Washington, D.C. It does not plan to build or hold single-family houses or invest significantly in mortgages or leaseholds.

The trust intends to put its funds primarily in ownership of real estate, says the prospectus, but as yet no specific program of purchase or acquisition has been formulated. The prospectus does not say what rate of return shareholders may expect.

The management company for the trust is the Greenfield Co. a successor organization to the Albert M. Greenfield Co. Greenfield's old real estate firm. Greenfield is not a stockholder, director or officer of the Greenfield Co. President of the management company is Thomas C. Pillon. John J. Herd is executive vice president. Past NAREB President H. Walter Graves is vice president.

The prospectus notes that the trust has agreed to pay the management company commissions of 5% of gross sales prices and 5% of gross rental income and that repairs and maintenance will be paid by the company and charged to the trust. But this agreement may not surive if the IRS' proposed regulations go into effect. The agreement will be modified to conform to IRS ruling, adds the prospectus.



LUMINOUS LIVING ROOM—Kalwall Translucent Wall is dramatic new light source.

Wall of light... a Kalwall idea that draws "ohs" and "ahs" from home buyers

Kalwall Translucent Walls, Skyroofs and Skylights impress homebuyers, the minute they walk in your door. ✓ ✓ ✓ People are delighted with the soft, soothing, natural light that Kalwall provides—the freedom from shadows and glare. ✓ ✓ ✓ Translucent Kalwall *diffuses* light . . . eliminates "hot spots." And it's a strong, shatterproof, insulating building material, too. ✓ ✓ ✓ You can get Kalwall in a choice of colors and patterns—in large, lightweight, self-supporting panels. Installation is simple—total cost, reasonable.

Write for free folder: "Outdoor Light for Indoor Living."

KALWALL CORPORATION

Dept. N-51, 43 Union St., Manchester, N. H.



You can take the gloom out of any room, with prefabricated Kalwall Skylights.

and 3) state law should determine when chattels become fixtures and hence part of the real property.

What experts say. A New York lawyer, after working his way through the labyrinth of law and proposed trust regulations, says: "They are full of ambiguities and gaps, but where there are neither, the provisions are very hard to get along with." Says another, less delicately: "The IRS doesn't know what it's talking about."

There's substantial opinion among realty men that the IRS is being deliberately hostile to trusts. "How else do you explain some of their proposals?" asks a New York lawyer. Says an economist: "The intent of the law was to encourage investment in a growth area. The present Administration wants growth, but the IRS seems to be going out of its way to hamstring it here."

The more optimistic realty men figure that despite the tough IRS stance, trusts will proliferate. "Somehow we manage to live with rules, whatever they are," says the Philadelphia lawyer philosophically. Says a syndicate specialist: "None of the rules by itself is unduly burdensome but all together they're tough. They will slow down the creation of trusts but they won't stop them. Trusts are here to stay." Says Realty Officer Charles G. Haynesworth of Greenwich Savings Bank, New York: "Will trusts fizzle out because of the restrictions? I think not. With their usual ingenuity, I'm sure the operators will find a way to make it work."

But many are less sanguine. If the IRS persists in its present approach, trusts will have a hard time getting off the ground, they say. Few now foresee trusts supplanting the limited-partnership syndicate as the common real estate investment vehicle. Many small trusts will not be feasible under present circumstances. The small syndicator, says B. Franklin Kahn, Washington realtor who is seeking SEC approval of a trust, finds forming a trust inordinately expensive, complicated, and time consuming.

IRS has held one hearing on its proposals and has been deluged with objections from realty men. At midmonth, there was no indication when the final regulations will be forthcoming.

In many areas, trust promoters face another hurdle: the type of trust permissible under US law is banned by state law. New York has just given legislative approval to realty trusts and other states have either done so or are considering it. *NEWS continued on p 74*

MORTGAGE MARKET QUOTATIONS

(Sale by originating mortgagee who retains servicing.) As reported to HOUSE & HOME *the week ending Apr 14, 1961. Apr 21 FNMA price increase not included.*

FHA 5½s (Sec 203) (b)							VA 5¼s			Conventional Loans		Construction Loans[w]	
	New Construction Only				Existing[z]			New Construction Only		Comm.		Interest + fees	
FNMA Scdry Mkt[xy]	Minimum Down* 30 year Immed	Fut	10% or more down 20-25 year Immed	Fut	Min Down 25 year Immed	City	FNMA Scdry Mkt[xy]	No down 30 year Immed	Fut	banks, Insurance Cos.	Savings banks, S & Ls	Banks, Ins Cos. & Mtg Cos.	Savings banks, S & Ls
97	97½	97½	98	98	97-97½	Atlanta	95	95½-96	95½-96	5¾-6	6-6¼	6-6½+2	6-6½+2
98	par-101	par-101	par-101	par-101	par-101	Boston local	96	98½-par	98½-par	5¼	5¼	5¼	5¼
—	97-97½	97-97½	97-97½	97-97½	—	out-of-st.	—	95-95½	95-95½	—	—	—	—
97	97-98	97-98	98	98	97-98	Chicago	95	94-96[b]	94-96[b]	5½-6	5½-6½	5¾-6¼+½-1	5¾-6¼+1-1½
97	98-99	97-98	98-99	97-98	98-99	Cleveland	95	94-95	93-94	5¾	5¾	6+1	6+1
96½	97-98	97-97½	97-98	97-98	97-98	Denver	94½	94-96	94-95½	5¾-6	6-6½	6+1½-2½	6+1½-2½
96½	97½-98	97½-98	97½-98	97½-98	97-97½	Detroit	94½	93½-94	93½-94	5¾	5¾	6+1	6+1
96½	96½	96½	97	97	96½-97	Honolulu	94½	94½	94½	6¼-7	6½-7½	6½+1½	6½+1½
97	97-97½[c]	97-97½	98-98½	98-98½	97-97½	Houston	95	95	95	5¾-6	5¾-6	6+1-2	6+1
96½	97-98	97-97½	98½-99	[a]	97-98½	Los Angeles	94½	95½-96	95-95½	6	6-6½	6+1½	6½+2-4
97½	99	98-98½	99	98½	99	Newark	95½	96	95[b]	5½-5¾	5½-5¾	6+1	6+1
98	99	99	99	99	99	New York	96	96-97	96-97	6	6[e]	6+0-1	6+0-1
96½	97-98[d]	97[b]	97½-98	[a]	96-97	Okla. City	94½	95	94	5¾-6¼	6-6½	6-6½+1-2	6-6½+1-2
97½	99-par	99	99-par	99	99-par	Philadelphia	95½	97	96½	5½-5¾	5½-6	6+1	6+1
96½	98½	98	98½-99	98	97½	San. Fran.	94½	96	95½-96	5¾[b]-6	6-6½	6-6½+1½	6½+2
97	95½-98	95-98	96-98½	95½-98	96-98	St. Louis	95	[a]	[a]	5¾-6¼	5¾-6½	6-6.6+1-2	6-6.6+1-2
97½	97½-98	97½-98	99	98	97½-98	Wash., D.C.	95½	96	95-96	5¾-6	5¾-6	6+1-1½	6+1-1½

** 3% down of first $13,500; 10% of next $4,500; 30% of balance.*

- Immediate covers loans for delivery up to 3 months; future covers loans for delivery in 3 to 12 months.
- Quotations refer to prices in metropolitan areas; discounts may run slightly higher in surrounding towns or rural zones.
- Quotations refer to houses of typical average local quality with respect to design, location, and construction.

SOURCES: Atlanta, Robert Tharpe, pres, Tharpe & Brooks Inc; Boston, Bernard V. Dill, exec dir, Massachusetts FHA Purchasing Group; Chicago, Murray Wolbach Jr, vice pres, Draper & Kramer Inc; Cleveland, David O'Neill, vice pres, Jay F. Zook Inc; Denver, C. A. Bacon, vice pres, Mortgage Investment Co; Detroit, Harold Finney, exec vice pres, Citizens Mortgage Corp; Honolulu, Gordon Pattison, vice pres, Bank of Hawaii; Houston, Donald McGregor, exec vice pres, T. J. Bettes Co; Los Angeles, Robert E. Morgan, exec vice pres, The Colwell Co; Newark, William F. Haas, vice pres, Franklin Capital Corp; New York, John Halperin, pres, J. Halperin & Co; Oklahoma City, M. F. Haight, first vice pres, American Mortgage & Investment Co; Philadelphia, Robert S. Irving, vice pres, First Pennsylvania Banking & Trust Co; St. Louis, Sidney L. Aubrey, vice pres, Mercantile Mortgage Co; San Francisco, Raymond H. Lapin, pres, Bankers Mortgage Co of Calif; Washington D. C., Hector Hollister, exec vice pres, Frederick W. Berens Inc.

Footnotes: a—no activity. b—limited activity. c—occasional sales at 98. d—principally 97. e—5¾, if under 75%. w—six months construction loan unless otherwise noted. x—FNMA pays ½ point more for loans with 10% down or more. y—FNMA net price after ½ point purchase and marketing fee, plus 1% stock purchase figured at sale for 50¢ on the $1. z—on houses no more than 30 years old of average quality in a good neighborhood.

FNMA PRICES *effective Apr. 21, 1961*

For immediate purchase subject to ½ point purchasing and marketing fee and 1% stock purchase. Mortgage ratios involve outstanding balance of loan to 1) purchase price (excluding closing costs) or 2) FHA or VA valuation—whichever is less. FHA prices cover Secs. 203b, 222 and 213 individual mortgages.

NOTE: *If remaining term of an FHA Sec. 213 individual mortgage exceeds 30 years, the price shown is reduced by ½% for each 5-year period (or part thereof) above 30 years.*

States	Loan to value ratios:	FHA 5¾s 90% or less	FHA 5¾s over 90%	FHA 5½s 90% or less	FHA 5½s over 90%	VA 5¼s 90% or less	VA 5¼s over 90%
Conn., Me., Mass., N.H., N.Y., R.I., Vt.		100	100	100	99½	98	97½
Del., D.C., Md., N.J., Penna.		100	100	99½	99	97½	97
Ala., Ark., Fla., Ga., Ill., Ind., Iowa, Ky., Minn., Miss., Mo., Neb., N.C., N. Dak., Ohio, Ore., S.C., S. Dak., Tenn., Tex., Va., Wash., Wisc., Puerto Rico		100	100	99	98½	97	96½
Ariz., Calif., Col., Hawaii, Ida., Kan., La., Mich., Mont., Nev., N.M., Okla., Utah, W. Va., Wyo., Virgin Is.		100	100	98½	98	96½	96

NEW YORK WHOLESALE MORTGAGE MARKET

FHA 5½s
Immediates 97½-98½
Futures: 98-99

VA 5¼s
Immediates: 95-96
Futures: 95-96

FHA 5½ spot loans
(On homes of varying age and condition)
Immediates: 96½-97½

Prices for out-of-state loans, as reported the week ending Apr 14 by Thomas P. Coogan, president, Housing Securities Inc.

Note: prices are net to originating mortgage broker (not necessarily net to builder) and usually include concessions made by servicing agencies.

FNMA STOCK

	Mar 22	Apr 11	Month's low	Month's high
Bid	76½	74½	73½	77½
Asked	78½	76½	75½	79½

Quotations supplied by C. F. Childs & Co.

MATERIALS & PRICES:

Producers see reversal of '60 slump

Materials' producers, caught in a cost-price squeeze which cut last year's net income and sales well below 1959's near record highs, are pinning their hopes for better profits on an expected sales surge in the last half of 1961.

The grim record of how 1960's housing slowdown cut into materials manufacturer's profits shows in annual reports now appearing:

- Only 16 of 47 companies reporting to HOUSE & HOME had increased sales. In 1959, all but two showed increases.
- Only six managed to improve their profits, too: Georgia-Pacific, Trane, Pittsburgh Plate, Allied Chemical, Emerson Electric and Kaiser. In 1959, 38 of 41 firms reported a rise in profits.

President Kennedy cited the woes of materials' producers to justify his ambitious housing proposals to Congress. Reporting that construction's unemployment rate was highest of any major industry, he added: "Related industries were also seriously hurt. For example, lumber demand dropped by more than 2 billion bd ft and roofing demand by nearly 300 million sq ft."

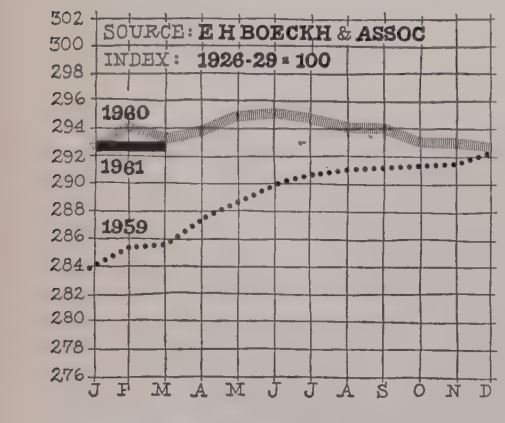
But such gloomy reports obscure the fact that 1960 sales for many companies ranked among their all-time best. Permanente Cement dropped 6.7% in sales but had its second best year; Certain-teed slipped 7.5% in sales and 30.5% in earnings but both 1960 figures were second ranking for the firm.

Most producers are optimistic about 1961, especially the latter half. President George Pamplin of Georgia-Pacific, which had record sales and earnings despite lumber's troubles, predicts, "a substantial housing pickup after the first quarter." He adds: "For the year as a whole we expect to set new records in sales and earnings."

President Wallace A. Marsh of Permanente Cement cites "anticipated higher outlays for construction of housing, highways, and defense" as the basis for his cheerful outlook. Westinghouse expects an upturn in housing to spur sales during the second half of 1961.

Despite efforts at automation, National Gypsum predicts its profit-price squeeze will persist "until volume picks up." The company expects this welcome turn after mid-year as housing "responds to the stimulants of more and cheaper mortgage money."

The cost-price squeeze most executives blamed for shrinking last year's profits took various forms.



HOUSING CONSTRUCTION COSTS held steady in March for the third straight month on Boeckh's index. The 292.3 reading is 0.4% below last year. Col E. H. Boeckh says dealers are not rushing to buy fir plywood despite increases to $72 for ¼" AD.

To President Rawson G. Lizars of Bestwall Gypsum it indicated: "Our cost of doing business increased in every category with no relief in selling prices." Bestwall achieved higher sales—up 1.3%—but profits nosedived 30.5%. Permanente suffered from the start-up costs of a new cement plant in Hawaii and a gypsum plant in New Mexico, Marsh noted. Chairman Robert S. King of Philip Carey singled out abnormally low sales prices for asphalt roofing products, plus "the rising wages and other direct manufacturing costs."

The cost-price squeeze even reduced earnings upon these 11 companies which increased 1960 sales: National Gypsum, Armstrong Cork, Westinghouse, Minneapolis-Honeywell, Alcoa, American Motors, Bestwall, Yale & Towne, Worthington, Whirlpool and Philco.

Companies fought lagging sales in various ways. Georgia-Pacific cut its year-to-year labor force from 11,520 to 10,082 by putting newer machinery into operation and cutting back on sawmill capacity. Philip Carey pushed its roofing products in home modernization when starts sagged. Yale & Towne met the residential decline by exporting record lock volumes.

Westinghouse revamped distribution in housing products to accent direct sales to builders. "The company has negotiations with 187 major tract builders." the company revealed. "One result was the largest order for home appliances ever placed [by Builder Wm J. Levitt] . . . for $6 million of Westinghouse air conditioning, kitchen and laundry equipment—20,000 appliances in all—for a 4,500 home surburb."

LABOR:

Featherbed in Cleveland

Cleveland home builders, who have long smarted under their city's unenviable distinction as the nation's costliest place to build a house, are finally pointing their fingers in public at union featherbedding.

In an ABC-TV documentary, Executive Vice President James Leibrock of the Cleveland Home Builders called building trades featherbedding in Cleveland the worst in the nation. He called engineers, glaziers, electricians, painters, and plumbers the "worst."

Plumbers take half again as long to install items in Cleveland as in other areas, he charged. Electricians union let some journeymen install non-metallic cable in old homes, but not in new, said Leibrock. "I think the best way to define it is 'manpower control.' You might even say, 'fear of a man having his card withdrawn.'" Engineers require a full-time man to turn an air compressor on in the morning, off at night, he said.

Plasterers spurn raise—almost

Plasterers Local 2 in Los Angeles drew national attention when it voted to turn down a 12½¢ an hour wage boost in the interests of 1) keeping building costs down, 2) encouraging the use of lath and plaster, and 3) holding the line against inflation. The plasterers were already getting $4.25 an hour. The raise was due May 1 under a contract already signed. But this unprecedented rejection of higher pay hinged on agreement by six other Southern California plasterers' locals, and locals in Burbank and San Pedro refused to waive the pay raise, thus nullifying the great rejection. *NEWS continued on p 77*

LAST YEAR'S PROFIT PICTURE

Sales and earnings for some of the biggest producers in 1960, compared with the same periods in 1959:

COMPANY	'60 SALES (MILLIONS)	% CHANGE SALES	% CHANGE NET
Lumber			
US Plywood[a]	$191.5	— 7.3	—52.5
Weyerhaeuser[b]	458.0	— 0.1	—21.0
Georgia-Pacific	222.0	+ 5.4	+ 0.9
Wallboard, roofing, tile			
Celotex[c]	68.0	—10.9	—49.5
Masonite[d]	68.8	— 4.2	—21.2
Ruberoid	120.1	— 5.7	—29.6
US Gypsum	273.5	— 9.2	—17.2
Johns-Manville	365.2	— 3.3	—16.2
National Gypsum	227.2	+ 0.4	- 8.1
Flintkote[e]	252.2	— 0.4	—14.0
Armstrong Cork	291.6	+ 0.3	—15.5
Congoleum-Nairn	41.1	—14.0	[f]
Certain-teed	93.2	— 7.5	—30.5
Philip Carey	69.6	— 5.0	—27.3
Bestwall	40.0	+ 1.3	—30.5
Allied Chemical	765.8	+ 6.4	+ 2.5
Goodyear	1,551.0	— 1.8	— 6.6
Heating & Plumbing			
American-Standard	480.2	— 7.2	—38.3
Crane	285.6	— 7.9	—26.0
Trane	102.5	+21.8	+33.6
Cement			
Lehigh Portland	95.2[g]	— 5.8	—36.2[h]
Ideal[i]	110.5	— 9.8	—22.6
Penn-Dixie	56.5	— 6.9	—20.4
Lone Star	97.8	— 6.2	—16.9
Alpha Portland	43.7	— 8.3	—31.8[j]
General Portland	58.8	—12.5	—17.5
Marquette	57.0	— 2.1	— 0.1
Permanente	72.0	— 6.7	—27.9
Medusa	38.0	— 5.3	— 9.2
Hardware			
Stanley Works	95.4	— 9.7	—38.8
American Hardware	43.7	— 3.7	—35.7
Yale & Towne	136.9	+ 3.0	—11.3
Appliances			
Carrier[c]	256.8	— 2.5	—39.4
Westinghouse	1,995.7	+ 2.4	— 8.0[k]
Minn-Honeywell	426.3	+11.8	—10.8
Whirlpool	446.4	+ 3.7	—24.2
Worthington	194.4	+ 7.8	— 8.3
General Electric	4,197.5	— 3.5	—28.6
Maytag	109.7	—10.9	—17.0
American Motors[l]	1,057.7	+21.6	—20.1[m]
Emerson[l]	125.5[n]	+37.4	+52.3
Philco	400.6	+ 0.7	—68.1
Glass			
Pittsburgh Plate	628.0	+ 3.5	+ 8.0
Libbey-Owens-Ford	294.1	— 4.1	—18.6
American-St. Gobain	25.1	—22.8	[o]
Aluminum			
Alcoa	861.2	+ 0.3	—27.9
Kaiser	406.6	— 6.7	+ 2.0
Reynolds	438.8	—10.3	—42.5

[a] First nine mos for year ending Jan. 31, '61
[b] Includes Roddis Plywood Corp from Aug 1, '60.
[c] For fiscal year ending Oct 31, '60.
[d] For fiscal year ending Aug 31, '60.
[e] For both years includes companies acquired in '60.
[f] Net loss of $469,000 in 1960 compared to $556,000 income in 1959.
[g] Includes freight charges.
[h] Reflects additional $9,430,946 federal income tax on depletion settlement.
[i] All data reflect company's change from net sales to net billings. Net income adjusted to show company's revised depletion allowance calculations.
[j] Net after taxes (incl. $331,000 loss pit sold) $5,448,247 reflects kiln feed depletion basis.
[k] Includes $7,196,000 spec. inc., net.
[l] For fiscal year ended Sept 30, '60.
[m] Adjusted to conform with '60, reflect. equity unconsol. subs. earn; net prof., $60,045,760; retain. earnings, $131,175,633.
[n] Incl. Day-Brite Lighting, Inc. merged June 30, '60, entire period.
[o] Net loss of $595,533 in 1960 compared to $802,977 income in 1959.

Inside, outside, all around the house...



From original sketches by Annabel Stolley, Age 6, and Carol Gordon, Age 10.

BETTER PRODUCTS FOR BUILDING SINCE 1873

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FIRE-CHEX ROOFING SHINGLES
... the only composition shingles guaranteed for 25 years! FIRE-CHEX . . . giant ROOF-MASTER ... plus wide range of seal-down and lock-type shingles comprise the most complete roofing line in the building industry.

MIAMI-CAREY
BATHROOM CABINETS, MIRRORS, ACCESSORIES
. . . from America's oldest and largest manufacturer of bathroom cabinets. Sparkling sliding-mirror units, handsome wall-hung models . . . plus a wide selection of bright chrome, satin chrome and suncrest accessories ... all to glorify the American bathroom.

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. . . protect pretty kitchens from spattered grease . . . whisk away cooking odors in minutes. Yours in genuine stainless steel, rich coppertone or white baked enamel finishes.

MIAMI-CAREY TROUBADOOR CHIMES . . . warm, laughing door chimes in 32 different styles. Chord-tone chimes, clock chimes, non-electric chimes . . . all smartly designed to be seen as well as heard!

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VENTILATING FANS
. . . for flower-fresh kitchens, bathrooms, laundries, family rooms. Quiet... dependable ... easily installed. A fan for every budget, each with 5-year motor guarantee.



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. . . rich color . . . lasting beauty for home exteriors. Fire-proof . . . rot-proof . . . termites won't touch them! Wash easily with ordinary detergents and water. Shingle and clapboard styles in random-striated, wood-grain and traditional smooth surfaces.

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How stock companies did in '60

Earnings reports which began appearing last month show that financing, land development, mortgage banking, and shell home companies are the most profitable among housing concerns which have recently rushed to the stock market for fresh capital.

In many cases the reports tell of the company's first year of operation since going public. Others contain data for new firms just completing their first year in business.

Here are comparisons of average net income as a percentage of gross revenues for the seven major groups of companies reporting to HOUSE & HOME:

No.		REVENUE (000 omitted)	INCOME (000 omitted)	%*
6	Building	$51,948	$1,711	3.3
13	Land development	157,268	12,844	8.1
16	Finance	360,264	49,011	13.6
2	Mortgage banking	2,792	669	24.0
4	Realty investment	15,736	(62)	—
8	Prefabrication	193,809	3,567	1.8
4	Shell homes	54,402	4,244	7.8

* Income as % of revenue.

Mortgage companies showed the highest profit margins. Palomar Mortgage reported gross revenue increased 97.7% and income 113.5% to lead both categories. Financing firms, (all of which are S&L holding companies) showed the second highest profitability with 13.6%. But 13 companies note that their income is computed before appropriation to legally-required reserves.

Prefabrication and shell home companies showed startling contrasts. Eight prefabbers took in almost four times as much revenue as the four shell firms, the shell group reported higher net income. Jim Walter continues to lead shells in both sales and earnings, but Wise Homes moved up fast with a 226.2% increase in sales and a 102% jump in profits.

Among land development firms, All-State Properties showed a 211.3% increase over previous periods but General Development had the largest gross revenue ($56.2 million) and net income ($5.7 million).

Eichler Homes, leading revenue producer in the building group, showed an 11.5% increase in revenue but newcomer General Builders, adding three companies in 1960, showed a 327.4% rise in gross.

The four realty investment firms showed a net loss because of Kratter Corp's $1,762,000 deficit. Kratter's depreciation and amortization of $6,922,612 exceeded its $5,160,372 income. However, Kratter pays out dividends (12¢/mo to owners of 3.3 million common shares) before depreciation and amortization, resulting in a loss for tax purposes.

INCOME, EARNINGS OF PUBLICLY HELD BUILDING CONCERNS

	'60 Sales (000 omitted)	% Change Sales	'60 Income (000 omitted)	% Change
BUILDING				
Eichler Homes ..	$18,921	+11.5	$469	+1.3
First Natl Rlty...	NA[gg]		NA	
General Bldrs. ..	8,321[a]	+327.4	522	+23.3
Hawaiian Pac Ind[b]	6,374	NA	336	NA
Kavanagh-Smith[c]	7,626	+9.2	321	+4.5
Levitt[d]	10,006	—28.7	(34)[e]	NA
US Homes & Dev[aa]	2,215	+10.7	NA	NA
Wenwood[f]	700	+60.2	97	NA
LAND DEVELOPMENT				
All-State Prop ..	10,315	+211.3	1,180	+829.1
Arvida[g]	23,456	+41.7	1,754[h]	—50.3
Cons Dev (Fla) [bb]	916	NA	188	NA
Coral Ridge Prop.	2,464[i]	NA	272	NA
Fla Palm-Aire[f]..	428	NA	37	NA
Forest City Ent..	39,000	+14.7	1,440	—18.8
Garden Land[j] ...	1,334	—5.4	291	+406.5
Gen Dev	56,153	—16.5	5,710	—35.3
Grt Southwest[k] ..	1,846	—1.9	(627)	NA
Laguna Niguel [cc]	2,617	NA	dd	NA
Lefcourt[l]	15,250	+104.1	1,745	+186.1
Major Rlty	2,930[m]	NA	694	NA
Pac Coast Prop ..	NA[gg]		NA	
Realsite Inc[l] ...	1,525	+34.6	128	+26.7
United Imp & Inv[n]	1,651	NA	32[o]	—88.6
FINANCE				
Calif Fin	5,758	+38.9	1,694[p]	+35.4
Emp Fin	1,897	+49.3	626[p]	+47.6
Fin Fed	22,795	+55.7	5,818[p]	+56.3
First Chrtr Fin .	46,774	+35.3	12,990[p]	+26.1
First Fin West...	3,782	+38.8	835[p]	+43.0
Gibraltar Fin ...	8,356	+31.5	2,051[p]	+33.6
Grt Westrn Fin..	51,282	+34.6	12,087[p]	+22.7
Hawthorne Fin[f]...	28,726	+5.9	477	—15.4
Lytton	7,515	+75.5	1,398[p]	+36.4
Mdwstrn Fin ...	2,068[q]	NA	631[p]	NA
San Diego Imp..	28,087	+94.0	2,944[p]	38.9
Trans Cst Inv...	8,968	+16.0	2,200[p]	+1.8
Trans Wrld Fin..	6,882	+32.1	1,243[p]	+34.7
Union Fin	5,587	+12.1	551[p]	—23.8
United Fin of Cal	125,209	+20.6	45	—73.5
Wesco Fin	11,578	+21.2	3,421[s]	+6.7
MORTGAGE BANKING				
Colwell	1,932	+12.1	523	+11.9
Palomar Mtg	860[r]	+97.7	141	+113.6
REALTY INVESTMENT				
Gt Amer Rlty....	818	—5.3	165	+153.8
Kratter	9,997	[ee]	(1,762)[ff]	NA
Rlty Equities....	1,484	+110.4	150	+84.2
Wallace Prop ..	3,437[t]	NA	1,382	NA
PREFABRICATION				
Admiral Homes ..	3,131	—9.5	70	—56.8
Crawford	8,785	[u]	290	[u]
Harnischfeger[c] ...	85,692	+3.0	1,206	—49.8
Inland Homes[v] ..	5,588	—4.7	292	+1.4
Natl Homes	73,847	—20.7	1,309	—28.6
Richmond Homes.	4,248	—12.1	175	+1.2
Scholz Homes[w] ..	11,816	+0.5	200	+17.0
Techbilt	702	—12.3	25	—16.6
SHELL HOMES				
Bevis	4,088	+46.3	167	+169.4
US Shell Homes[x].	2,200	+160.1	150	+167.9
Jim Walter[j]	36,969	+40.4	3,424	+21.4
Wise Homes[y]	11,145	+226.2	503	+102.0

NA: Comparative data not available

[a] Includes income of companies acquired Jan 1, 1960. For 1959 company had $423,522 loss

[b] For first 8 months of operation ending Dec 31, 1960

[c] For fiscal year ending Oct 31, 1960

[d] For 6 months ending Aug 31, 1960 and 1959

[e] After $63,542 write-off of development cost of an experimental prefabrication program

[f] For year ending June 30, 1960

[g] For year ending July 31, 1960 and 1959

[h] Includes tax reduction from operating loss carry forward

[i] For 8 months ending Oct 31, 1960

[j] For fiscal year ending Aug 31, 1960

[k] Year to Sept 30, 1960 vs 9 months to Oct 11, 1959. Former figures include predecessor companies from Oct. 1, to Dec 10, 1959, date of merger

[l] For year ending April 30, 1959 and 1960

[m] For first six months ending Nov 30, 1960

[n] Nine months ending Sept 30, 1960 and 1959

[o] After net profit on sales of subdivisions $105,604

[p] Net earning before appropriation to reserves

[q] For 6 months ending Dec 31, 1960

[r] For 6 months ending Feb 28, 1961 and 1960

[s] Net earnings reported before provision for federal income taxes which company states will not be payable because of IRS bad debt reserve deduction

[t] For first 6 months of company operation ending Dec 31, 1960

[u] No comparable period. For 9 months ending Dec 31, 1959, company had sales of $10,299,349 and net income of $545,787

[v] For fiscal year ending Jan. 31, 1961

[w] Change of accounting period. Figures reported are for 10 months ending Dec 31, 1959 and year ending Feb 28, 1959

[x] For year ending Feb 28, 1961 and 1960

[y] For year ending Sept 30, 1960 and 1959

[aa] For 6 mon ending Feb 28, 1961 and 1960. Company computes net income only at end of fiscal year Aug 31

[bb] For company's first fiscal year ending Jan 31, 1961. For 8 mon ending Sept 30, 1959, company reported $60,792 gross revenue and $1,279 net income

[cc] For year ending July 31, 1960. Includes redemption of US government securities totaling $2,494,271

[dd] During land development, net disbursements of $2,923,573 exceeded income by $306,684

[ee] For 8 mon ending Dec 31, 1959, company had revenue of $5,917,185

[ff] After depreciation and amortization of $6,922,612 in 1960 and $2,950,847 for last 8 mon of 1959

[gg] Has not completed first year of operation

HOUSING'S STOCK PRICES

Along with the rest of the market, the trend for housing issues last month was up. In HOUSE & HOME's monthly tabulation of stocks traded enough to create a market, the index for all issues stood at 16.22, a gain of 6.8% over March's 15.19. As a group, building companies registered the biggest percentage improvement —15.8%.

Company	Offering Price	Feb 10 Bid	Feb 10 Ask	Mar 14 Bid	Mar 14 Ask	Apr 12 Bid	Apr 12 Ask
BUILDING							
Eichler Homes...	e	6⅝	7	9¼	10	9¼	10¼
First Natl Rlty & Const (pfd) .	8	10⅝[b]		11[b]		17[b]	
First Natl Rlty & Const (com) .	2	3⅝[b]		3⅜[b]		5⅝[b]	
General Bldrs ..	e	5[b]		5[b]		6[b]	
Hawaiian Pac Ind	10	15¾	16¼	15¾	16½	17	17½
Kavanagh-Smith	5	10	10½	10¼	11	10¼	10¾
Levitt	10	4⅜	4¾	6½	7	6⅝	7⅛
US Home & Dev.	e	1	1⅜	3	3½	2¾	3¼
Dell Webb	e	f	f	f	f	9½	10
Wenwood	e	1¼	1⅜	1⅛	1⅝	1½	2
LAND DEVELOPMENT							
All-State Prop .	e	6¾[b]		7[b]		9⅛[b]	
Arvida	e	10¼	10⅜	8¾	9¼	11½	11⅞
Cons Dev (Fla).	5	7½	8¼	8½	9¼	9	10
Coral Ridge Prop.	e	1⅞	2⅛	1⅛	1⅜	1⅞	2⅛
Fla Palm-Aire...	e	2¼	2⅝	2	2½	1⅝	2
Forest City Ent..	10	13⅝[b]		12½[b]		12¼[b]	
Garden Land ...	6¼	4½	5	5	5½	5¼	5¾
Gen Dev	e	11[b]		12¾[b]		13¼[b]	
Grt Southwest ..	18	13½	14¼	15¾	16½	15¼	15⅜
Laguna Niguel .	e	9⅜	10¼	10	10½	13½	14
Lefcourt	c	2½[b]		2⅞[b]		3½[b]	
Major Rlty	e	3¼	3½	3¼	3½	4¼	4½
Pac Cst Prop ..	10	8½	9	9¾	9⅜	9¼	9⅜
Realsite Inc ...	e	1⅝	2	1⅜	2¼	1¼	1⅜
United Imp & Inv	e	5[b]		6¼[b]		8¼[b]	
FINANCE							
Calif Fin	e	33½	34½	38	39¼	45	46½
Emp Fin	e	18¼	18¾	20½	21¼	25	26
Fin Fed	e	69½	71	76	77	89	91
First Chrtr Fin.	e	34½[c]		37⅜[c]		44⅝[c]	
First Fin West .	e	15¼	15¾	16	16⅜	16	16½
Gibraltar Fin ..	e	30	31	34½	35¼	38¾	39¾
Grt Wstrn Fin .	e	34[c]		44⅝[c]		47⅞[c]	
Hawthorne Fin .	e	10	10½	11½	12¼	13¾	14¼
Lytton Fin ...	e	18	18½	22¾	23½	27	28
Mdwstrn Fin ..	8¾	22½	23½	25	26	31	32½
San Diego Imp.	e	8⅛[c]		11[c]		11½[c]	
Trans Cst Inv .	15	17	17½	21½	22	23¾	24½
Trans World Fin.	8⅝	13⅛	13⅝	16	16⅜	18½	19
Union Fin	15	12½	13	15	15⅜	14¼	15
United Fin of Cal	10	28	28½	30⅞	31⅜	36¼	36¾
Wesco Fin	e	26	27	29¾	30¼	37	37½
MORTGAGE BANKING							
Colwell	10	a	a	15	15¾	21	22
Palomar	e	7½	8	9	9½	13¾	14¼
REALTY INVESTMENT							
Gt Amer Rlty ..	e	13/16	1	1⅛	1½	⅝	⅞
Kratter A	e	18⅝[b]		20⅛[b]		20⅜[b]	
Rlty Equities ..	5¼	4⅜[b]		6⅝[b]		7⅜[b]	
Wallace Prop ..	6	10½	11	10½	11	10¼	10¾
PREFABRICATION							
Admiral Homes .	e	2¼	2¾	2	2½	3¾	4¼
Crawford	13	10½	11¼	11½	12¼	13	14
Harnischfeger ..	e	22[b]		25½[b]		24⅝[b]	
Inland Homes ..	e	13⅜[b]		19½[b]		21½[b]	
Natl Homes A...	e	14⅛	14⅝	15½	16	19	19⅛
Natl Homes B...	e	13⅞	14⅛	15⅛	15⅝	17½	18
Richmond Homes.	e	1½	1⅝	2½	2¾	3	4½
Scholz Homes....	e	4⅜	5¼	4⅜	4⅞	4¼	4⅜
Seaboard Homes.	3	6⅝	7⅛	5⅛	5⅝	3⅜	4½
Techbilt Homes..	e	⅛	⅝	⅛	⅝	¼	⅝
SHELL HOMES							
Bevis	d	6⅝	6⅞	6⅝	7	5⅜	5⅝
US Shell	e	f	f	20	22	25	26½
Jim Walter.....	e	52½	53½	56½	57¼	60	60¾
Wise Homes ...	e	23½	24¼	20½	21¼	17¾	18¼

[a] stock not yet marketed

[b] closing price (American)

[c] closing price (New York)

[d] issued in units, each consisting of five 50¢ par common shares, one $8 par 9% subordinated sinking fund debenture due Feb 1, 1985, and warrants for purchase of one common share and one $8 debenture at $9.50 per unit, expiring Dec 31, 1962 and 1964, respectively, at $15.50 per unit. Prices quoted are for common stock.

[e] stock issued before Jan 1, 1960

[f] not available

Sources: New York Hanseatic Corp; American Stock Exchange; New York Stock Exchange.

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PEOPLE:

Bob Morgan named president of Boston 5¢ Savings Bank

Robert M. (for **Marsh**) **Morgan,** long regarded as one of the savviest men in the mortgage business, has stepped up from vice president to president of the big (assets: $415 million) Boston Five Cents Savings Bank. He succeeds **J. Reed Morss** who has retired. Morss remains as a director. The bank has no chairman.

Morgan, 59, is continuing as chairman and policy chief of the Massachusetts Purchasing Group,



LENDING'S MORGAN
New job for busy man

which buys out-of-state FHAs and VAs for 110 member mutuals in Massachusetts, Connecticut, and New Hampshire. Morgan helped set up the group a dozen years ago, has been instrumental in its purchases of more than $450 million in mortgages in eight states in the South and Southwest. Executive director is **Bernard V. Dill.**

Chicago-born Bob Morgan graduated from Dartmouth (1924) and Harvard Business School (1927). He started with the First Natl Bank of Boston, was lured to the Boston Five in 1934 by Morss who had been his boss at First Natl. He became successively corporator, trustee and vice president, and, in 1950, treasurer and vice president.

Morgan, whose heavy frame and bluff, good-humored manner are familiar to bankers and mortgage men across the country, is a man of profuse professional activities: chairman of the mortgage committee of the Natl Assn of Mutual Savings Banks, member of the board of governors of the Mortgage Bankers Assn, director of the Savings Bank Life Insurance Council, vice president of the Greater Boston Chamber of Commerce, chairman of the Government Center Commission of Boston (which is building a new city hall in Scollay Square), director of the Beacon Redevelopment Corp and a member of the Voluntary Home Mortgage Credit Program. In 1953, he served on President Eisenhower's committee on housing policy.

When he finds time, Morgan likes to hike, climb mountains (he's a former president of the Appalachian Mountain Club) and he tries his hand at curling, bowling, and golf. He lives in suburban Wayland, Mass, with his wife. They have a married daughter and a son with the Army paratroops in Germany.

With a brief announcement he was planning to enter other activities, **Everett J. Livesey,** 50, resigned as president and a director of giant Dime Savings Bank in Brooklyn (assets: $1.2 billion). With the bank for 30 years, Livesey became president in June 1958. **George C. Johnson,** Dime's chairman and chief executive officer who preceded Livesey as president, was quickly re-elected to that post.

Dovenmuehle Inc, and William J. Hoppe, two of Chicago's oldest mortgage banking companies, have consolidated under the Dovenmuehle name. **William J. Hoppe** becomes vice chairman and a board member of the new concern.

Bill Slayton appointed renewal commissioner

In **William L.** (for **Larew**) **Slayton,** whose appointment as urban renewal commissioner was announced by President **Kennedy** March 25, the nation gets a seasoned professional whose whole background fits the complex job of overseeing a $2 billion rebuilding program that involves 894 projects in 483 cities.

Slayton—young (44), bright, and personable (but no back-slapper)—has been in urban renewal from the very start of federal aid for it 13 years ago.

Born in Topeka, Kan., he won a bachelor's degree from the University of Chicago in municipal government in 1940, added a master's in public administration two



RENEWAL'S SLAYTON
New stress on good design

years later. In 1941-42, he was political secretary to Chicago Alderman (now US Senator) **Paul Douglas,** then served as a civilian instructor for the Army (1942-44). Milwaukee planning analyst (1944), and Navy seaman (1945).

He returned to Milwaukee after World War 2 as a municipal reference librarian, then spent two years as associate director of an urban redevelopment study headed by Prof **Coleman Woodbury.** In 1950, he spent six months as an HHFA field representative during the start of the federal renewal

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don't put round pegs in

SQUARE

holes...



install

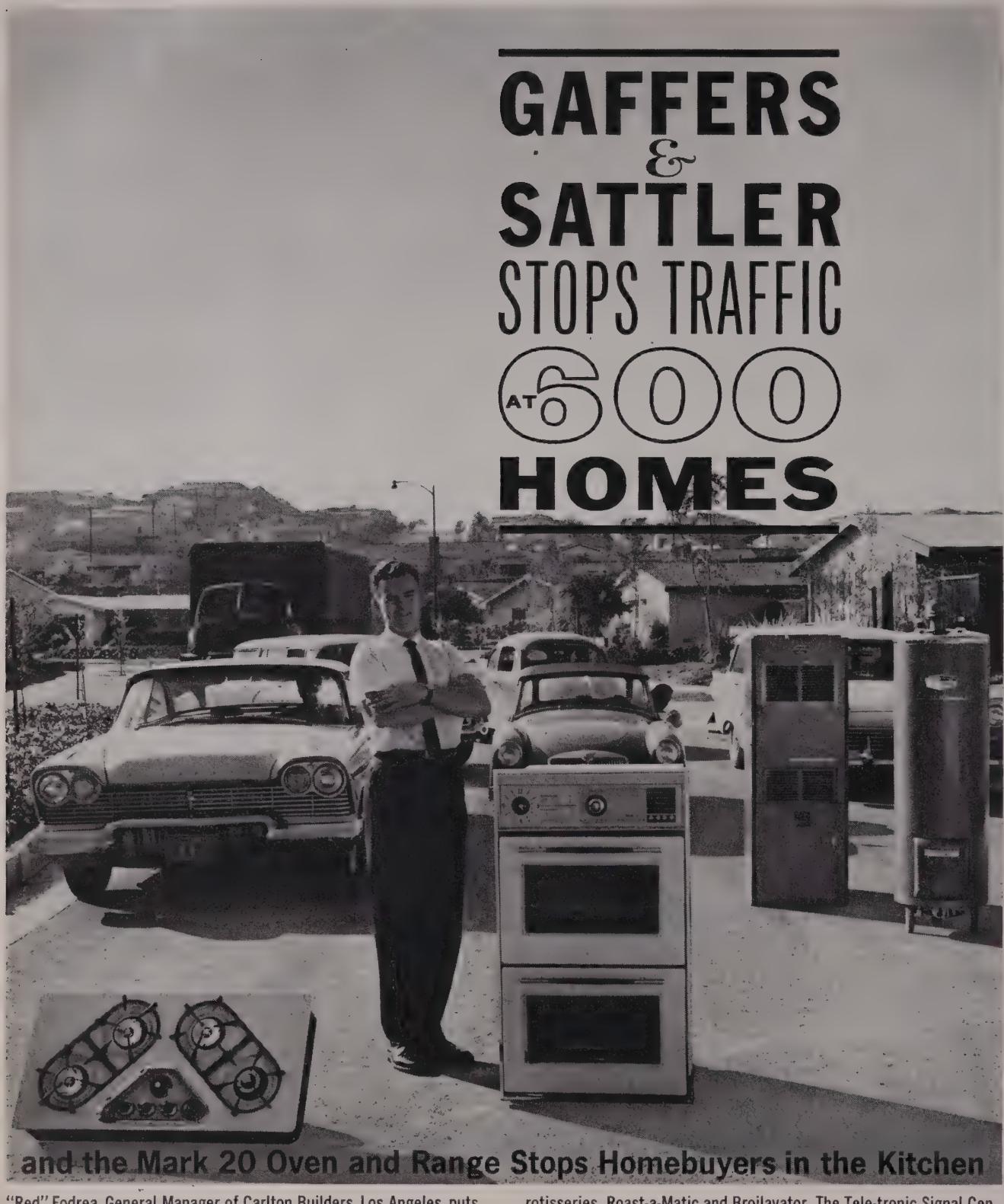
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program, then became assistant director of the Natl Assn of Housing & Redevelopment Officials in Washington, D.C.

Bill Zeckendorf tapped him as a vice president in 1955 and Slayton spent the next five years managing Webb & Knapp's 225-acre showcase renewal project in Southwest Washington. He also had a hand in drawing up Zeckendorf's plans for renewal projects in Philadelphia, Chicago, Pittsburgh, St Louis, Cincinnati, and San Francisco. Last July, Slayton quit to undertake an overall study of urban redevelopment under a Ford Foundation grant.

Paradoxically, Bill Slayton's studious renewal career was both his strength and weakness in landing the $20,000-a-year URA post. Democratic bigwigs like Senator Douglas and Gov **David Lawrence** of Pennslyvania backed Slayton on the ground that renewal is too crucial and too tricky to entrust to a deserving Democratic politico. (Lawrence even made a trip to The White House to plug for Slayton just before Kennedy announced his choice.) But there were other Democratic powers who considered the URA job a legitimate political plum. In this category, **Thomas D'Alesandro,** former Democratic mayor of Baltimore, was a top contender for the post until he was appointed to the Renegotiation Board (the idea of D'Alesandro as renewal boss horrified many a housing expert).

Slayton makes it clear he feels urban renewal so far has been too slow, too stodgy, and too limited in scope to give US cities the shot-in-the-arm they need. "I was shocked to learn that the average planning time for a renewal project was 18 months," he says. "I know from personal experience that, even for complicated projects, this is unnecessary . . . I was shocked to learn that only 12 cities had submitted applications for community renewal plans.

"We have used renewal to rebuild particular areas—we have not used it yet to refashion our cities. This is the major element missing from our renewal program today."

URA will step up its efforts to goad cities toward better design, says Slayton. "I mean urban design, urban planning, and good architecture . . . It would be a catastrophe if, with this expenditure of public funds and public effort, we were to permit our cities to be rebuilt in the unattractive, drab, and uninspired patterns of the past." Design, he contends, should be "a major criterion of what is to be built in renewal areas. A spark of excitement and esthetic pleasure must be breathed into our downtown areas."

Slayton has already implied, in a talk since taking office, that the nation's press is missing its chance to help create better cities by neglecting architectural criticism. "The fact that the design of a building creates controversy among the citizens means that an awakening to beauty has occurred," he told a Cleveland audience last month. "I would hope that one effect of city development would be to generate controversy over the architecture of new structures and to stimulate the press to spend time on architectural criticism. For this will generate an interest in city esthetics as can nothing else. We need the higher sight of esthetics if we are to create our cities in an image that will stir us."

Forbes, Schussheim get HHFA top jobs

Filling out his top team, HHF-Administrator **Robert C. Weaver** picked these new aides:

• **Fred A. Forbes,** 45, executive director of the New Hampshire Democratic state committee, as assistant administrator for public affairs. Forbes attended Brown University, became executive secretary of Brown's Alumni Club in New York City, then switched to a public relations career by joining the National Assn of Manufacturers. In World War 2, he fought in five campaigns with the Army tank



HHFA's FORBES
For public affairs

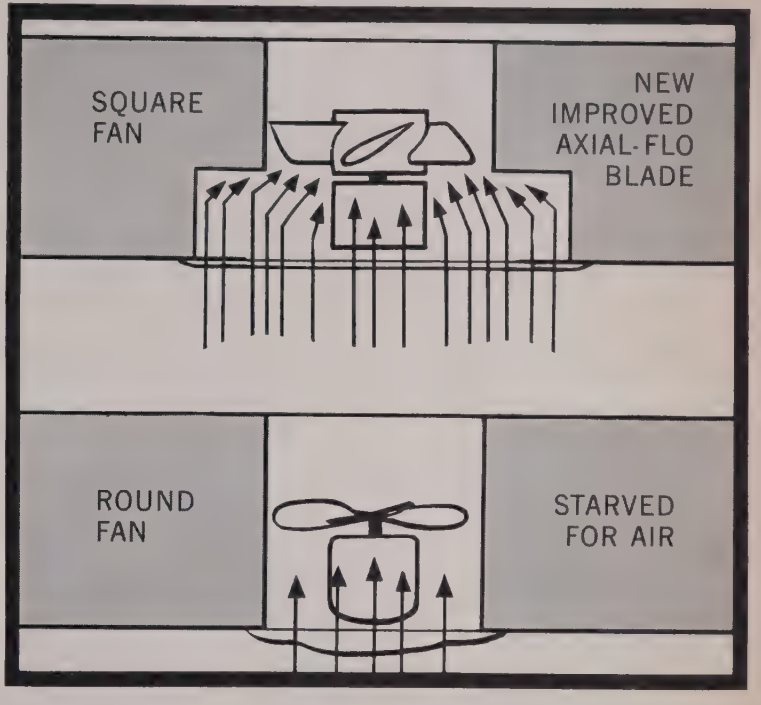
destroyer command, served after VE Day as a *Stars and Stripes* correspondent. After the war, he returned to public relations and fund raising for such organizations as the National Education Assn, Rider College, Trenton, N.J., the American Cancer Society, the USO, and the Easter Seal campaign. He also handled newspaper circulation promotion. In 1959 he was development and public relations chief of the Boston Evening Clinic, which provided medical care for the indigent.

• Dr **Morton J. Schussheim,** 36, deputy director of the area development division of the Committee for Economic Development, as assistant administrator for program policy. Schussheim directed rent research and statistics for New York's State Rent Commission during most of Weaver's term (1956-1959) as the agency's head.

Like Weaver, Schussheim holds a PhD from Harvard and is a member of the Natl Housing Conference. He brings a long academic background to HHFA's deep-think job (where he succeeds **Henry O. (Doc) Talle,** Iowa congressman for 20 years before his defeat in 1958). Schussheim graduated Phi Beta

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Kappa from Western Reserve in Cleveland after serving in the Army in World War 2. He has lectured on economics at Western Reserve and on housing and urban renewal at Columbia, served three years on the Cleveland Planning Commission staff.

• **Sidney Spector,** 45, for the last two years staff director of the Senate subcommittee on problems



HHFA's SPECTOR
For housing the elderly

of the aged, as director of HHFA's division of housing for the elderly. His job is to coordinate FHA Sec 231 housing for the aged and PHA programs to house older persons, run HHFA's $50 million program of 50-year, subsidized interest rate loans to non-profit groups to build housing for the elderly.

Weaver plans soon to shift the direct loan program to **Sidney Woolner**'s Community Facilities Administration and boost Spector to the rank of assistant administrator. Spector succeeds **William E. Murray,** a last minute Eisenhower appointee.

• **Wayne Phillips,** 35, New York *Times* reporter, as special assistant to the administrator. Phillips will help write Weaver's speeches.

• **George W. Snowden,** 53, a federal housing careerist since 1952, who has been assistant to the HHFA administrator for intergroup relations, to a new post as special assistant to holdover Asst Administrator **Dan Hamady.** Snowden will specialize in Latin America housing aid.

Everybody's getting into the S&L act

Crooner **Bing Crosby,** who has combined a long and lucrative film career with business enterprises ranging from frozen orange juice to major league baseball, now is in the savings & loan business in Los Angeles.

Crosby is board chairman of the newly-organized Friendly S&L, a state-chartered stock association. Besides being a major stockholder, Crosby is taking an active part in management, says a spokesman for Friendly. To bring in customers, the new S&L is using Crosby's name liberally (eg it offers depositors autographed passbooks and Crosby record albums). Promoting the Crosby connection, Friendly picked up $300,000 in deposits the first week the doors were open, according to **Jack Zirkel,** executive vice president and general manager. The S&L pays a 4½% dividend.

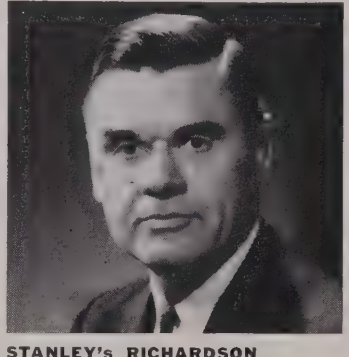
President of Friendly is **Robert P. McCulloch,** head of McCulloch Corp (Scott outboard motors, power saws, marinas, etc). The roster of directors and big stockholders includes a number of Crosby's horseracing and golfing cronies, prominent Catholic laymen and such celebrities as **Dennis Day, Phil Harris,** and **Alice Faye.**

Richardson moves up to head Stanley Works

The Stanley Works, fighting to keep its domestic market against rising foreign competition, has named **Howard L. Richardson,** 51, who came to Stanley only two years ago, as president and chief executive officer. Former president **John C. Cairns,** 61, who started at Stanley soon after graduating from Harvard's Graduate School of Business Administration in 1924, steps up to board chairman, a post vacant since retirement of the late **Richard E. Pritchard** in 1955. Pritchard died Feb 19.

Faced with "unusually keen price competition" from overseas, the 118-year-old Stanley Works has managed only a tiny sales increase in the past decade. (1960 sales, $95.4 million; 1951 sales, $90.1 million.) Profits have dropped, last year hit a ten-year low of $3 million.

Stanley is trying to tighten operations and develop new prod-



STANLEY's RICHARDSON
Push for new products

ucts (eight last year) to keep its historic share of domestic sales. Last year the company gave special teams of executives free rein o 1) examine operations in departments other than their own and 2) suggest profit improvement ideas. As a result several administrative functions formerly done independently in Stanley's five plants and central office in New Britain, Conn., were consolidated.

Richardson, who joined Stanley in 1959 as executive vice president, is an electrical engineering graduate of MIT. He worked in research and test engineering during 26 years with Sylvania Electric.

MORTGAGE BANKERS: President **Daniel E. Stoddard** of Peoples' Savings Bank of Providence, R.I., is trying to start the first savings bank in Alaska. He got the idea while inspecting 50 new homes in Juneau, Alaska's capital, before his bank bought the FHA 5¾% mortgages on them. His trip also sold Stoddard so completely on the 49th state's economic potential that he got a leave of absence to set up Alaska's first savings bank. An application has been filed for a charter for the Alaska Mutual Savings Bank at Anchorage. It will be the first new mutual in six years.

Builder **Ernani Bernardi,** running with the editorial backing of the powerful Los Angeles *Times,* polled more than twice as many votes as his nearest opponent in a race for a Los Angeles city council seat in the April 4 primary. But the 11 other candidates in Bernardi's seventh district drew enough votes to keep him from a majority. So Bernardi, former president of the California Building Contractors Assn, faces a May 31 run-off with Estimating Engineer **J. Howard Hardy.**

Phil Brownstein gets new VA job

Philip N. Brownstein, director of VA's loan guaranty service for the past three years, has been promoted to chief benefits director. Pinch-hitting in Brownstein's old $15,000-a-year post: Assistant Director **John Dervan.** Because of an ulcer, Dervan has indicated he wants to go back to his No. 2 spot as soon as a permanent successor to Brownstein can be found.

In his new $16,335-a-year-post Phil Brownstein will be in charge of the entire benefit program, except for insurance and medical-hospital activities. He succeeds **William J. Driver,** now deputy commissioner of veterans affairs.

Brownstein, 44, a popular figure in VA housing for 15 years, will be missed by the building fraternity. One measure of his ability: he holds VA's highest accolade, the exceptional service award.

Born in Ober, Ind., Brownstein went to work for FHA in 1934 when he was 18, worked his way up to chief of the Title I repair loan division while studying law nights at Columbus University. He joined VA's loan service in 1946 after serving in the Marines.

RETIRED: **Donald D. Couch,** 60, vice president of American-Standard.

DIED: **Stanley H. Hobson,** 68, who rose from director of engineering to president and chairman of George D. Roper Corp, maker of gas ranges, Feb 15, in Rockford, Ill.; **Warren Jay Lockwood,** 77, of Darien, Conn., onetime (1948-52) assistant FHA commissioner, Feb 24 in Sarasota; **Fred Benson Ortman,** 73, Corona del Mar, Calif., retired president of Gladding, McBean, big West Coast ceramics manufacturer, Feb 26 at home; **Karl Henry Verdelin,** 62, of Pasadena, executive vice president of Coast Federal S&L and former president of the San Francisco Bank and First Western Bank, Mar 25 at home.

CANADA:

No new laws, says government

Federal Works Minister David Walker has squashed hopes of Canadian builders for fresh legislation by the government this year.

"The government at present is not prepared to recommend additional changes in the National Housing Act," he told a meeting at the Natl Home Show in Toronto. Why? Builders' problem is not mortgage money but sales and "your ability to develop house types that meet public favor," says Walker. Builders had asked the government to:

1. Form a Royal Commissioner to study how to level the bumpy flow of mortgage money and re-examine the government's whopping role as a direct lender (last year Central Mortgage & Housing Corp made $167.9 million available in direct loans to build some 16,000 units —15% of Canada's 109,000 starts).

2. Remove the 6¾% ceiling on NHA interest rates.

3. Extend NHA loans* to existing houses as well as new ones, as does the US's FHA.

Walker contends that letting NHA interest seek a free-market level would mean higher rates. This, he said, would contravene the spirit of the law.

On extending NHA to existing houses, he argues out of the other side of his mouth. It would increase demand for direct CMHC loans, he says, because "private lenders are unable even to meet the demand for NHA financing on new homes."

* NHA provides a 95% loan on the first $12,000 of value and 70% above it, with a maximum loan of $14,900.

Builders fight licensing

Metro Toronto's 13 building commissioners are asking the Ontario provincial government to license housebuilders in the city. If the legislation is enacted, it would be Canada's first licensing of builders.

The commissioners say they want to eliminate unscrupulous and inefficient operators. Complaints by house buyers about poor workmanship have been getting big play in newspapers for the last two years.

Organized builders are fighting the idea. They see it as another onerous expense in an industry already tightly controlled. They also contend that there would be loopholes in licensing which shady operators would quickly use. Besides, they argue, the hard-sell market should soon eliminate most fringe builders.

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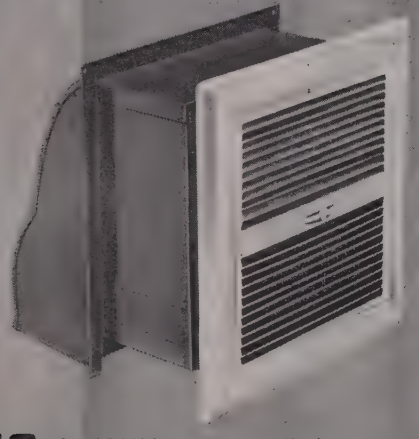
NEW EMERSON-PRYNE SQUARE Fans

cut installation costs 30%



CEILING MODEL

252 SQUARE for easy installation . . . greater efficiency. True air-foil styrene blade driven by a super-powered motor provides maximum CFM with minimum noise. Will connect directly to standard 8" duct. Beautifully designed, square anodized aluminum louvered grille included.



WALL MODEL

253 SQUARE for easy installation... greater efficiency. Deluxe, super-powered motor and air-foil styrene blade. Maximum air delivery and low, low noise factor. Sidewall housing with NEW patented Tenso-Matic Shutter that eliminates flutter. Square, louvered, anodized aluminum grille.



NEW EMERSON-PRYNE SQUARE FANS

NEW EMERSON-PRYNE SQUARE FANS cut your installation cost, offer home buyers a better looking product that does a more efficient job. It is easier to mount a square object against a stud or joist than it is a round one . . . and it is easier to cut the hole. Integral nail prongs and adjustable mounting brackets further speed installation. More than that . . . new Emerson-Pryne Square Fans do a better job of air removal because there is a much larger opening area and a natural venturi not normally found in round fans. There is less resistance to air movement so that they move more CFM with less wattage. The anodized aluminum, square, louvered grilles are constructed to conceal the mechanical parts of the fan. This provides extra safety and a handsome appearance. ASK YOUR WHOLESALER for EMERSON-PRYNE SQUARE FANS.

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Along with good design, inclu
electric heating, cooling, and applianc
with a reputation for quali



21' WALNUT COUNTER is used imaginatively to divide the upper living level from kitchen, dining room and family room. Note the sweep of Westinghouse Heirloom Maple finish wood cabinets with wood-grain Micarta serving top.

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YEAR-'ROUND CLIMATE CONTROL, provided by a Westinghouse heat pump, is one of the most important selling features of this home.



MICARTA® CAREFREE, WEAR-FREE COUNTER SURFACES offer you a wide selection of colors and patterns to enhance the beauty of your homes.



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BUILT-IN OVENS SLIDE INTO PLACE with only one electrical connection each. Range Platform drops in without special fastenings.



WESTINGHOUSE CENTER DRAWER REFRIGERATOR matches other appliances and is designed to be built right into the cabinets.



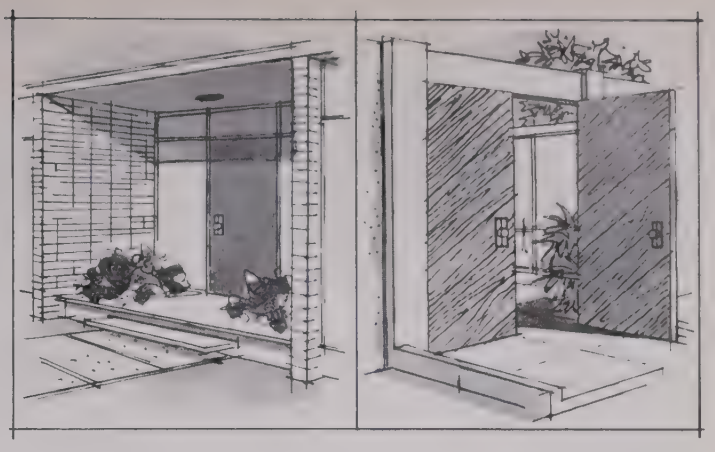
LAUNDROMAT® WASHER AND DRYER rate a special "center" just off the family room. Other Westinghouse laun-dry equipment can be built in.

SCHLAGE: Beauty where it shows . . . quality where it counts



DOORWAY DESIGNED EXCLUSIVELY FOR SCHLAGE BY THE BUILDING EDITOR OF "LIVING FOR YOUNG HOMEMAKERS": SCHLAGE PLYMOUTH LOCK OVER MANHATTAN ESCUTCHEON, BRIGHT BRASS FINISH.

Schlage commissioned *Living for Young Homemakers* to execute the doorway design pictured on the facing page. This treatment adds a sense of importance to an ordinary entryway, creating a feeling of spaciousness. Two other ways to do this are sketched at right. Either the entry court or the recessed entry will make a house look richer, seem bigger. *(For other entryway ideas you can use, send for portfolio offered below.)*



Edith Brazwell Evans, Editor-in-Chief of Living for Young Homemakers, says:

"Builders tell us, time after time: an attractive doorway helps sell the house."

Regardless of price bracket, a Schlage doorway can add distinction to the home you build. Our work with both builders and architects has proved it. Over and over, builders have testified how doorway designs (like those pictured here) definitely increase the interest of prospective buyers.

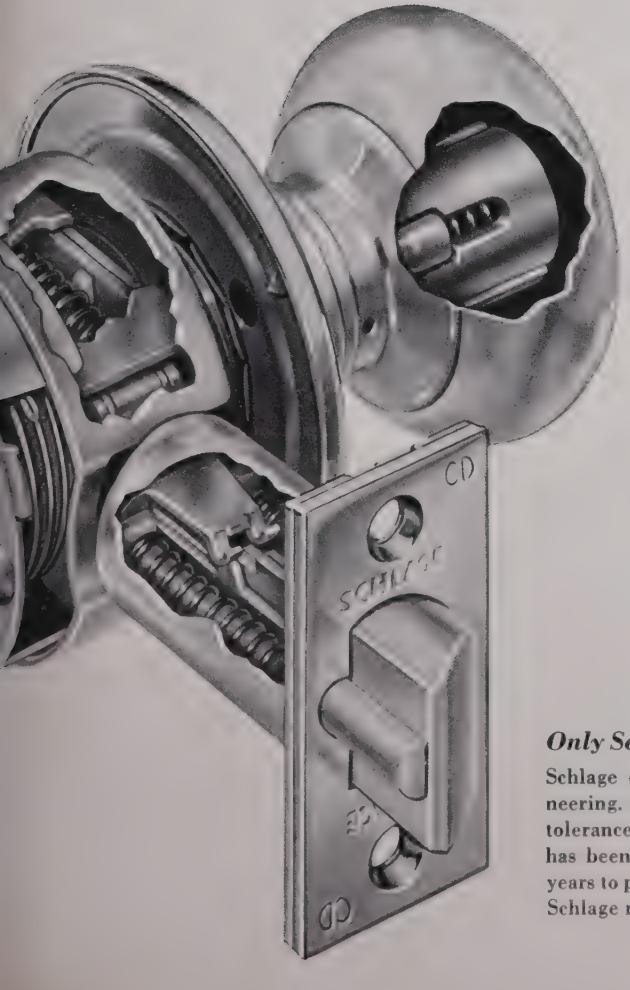
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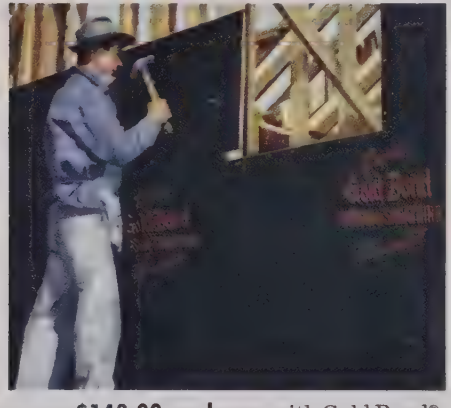
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saves $143.00 per house with Gold Bond® Gypsum Sheathing. "Costs me $201.00 applied vs. $344.00 for wood." Gypsum is wind-tight and fireproof, too!

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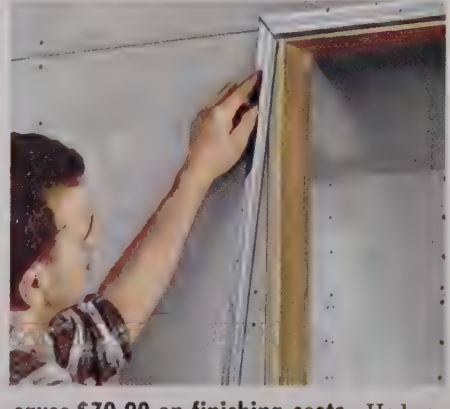
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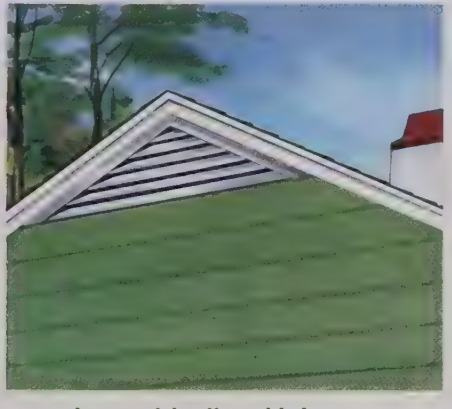
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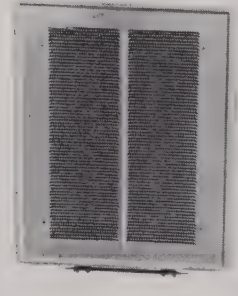
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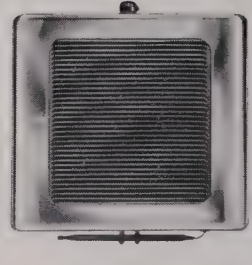
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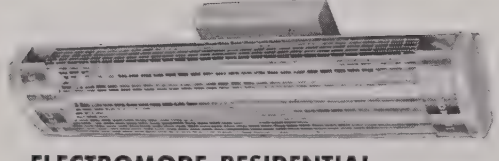
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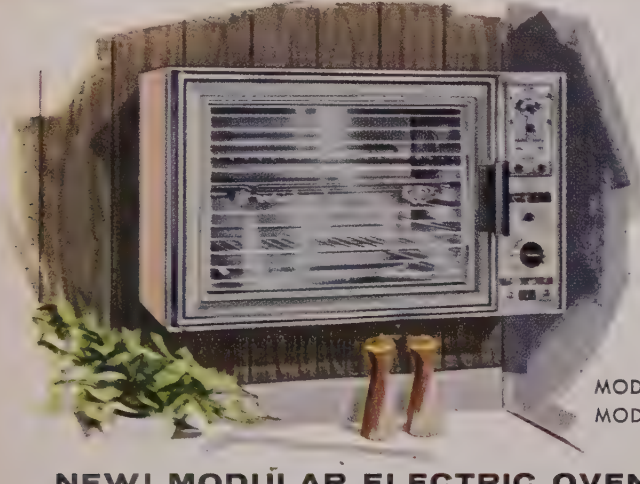
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*Tmk.

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ST. JOSEPH, MICHIGAN

Manufacturer of RCA WHIRLPOOL Automatic Washers • Wringer Washers • Dryers • Washer-Dryers • Refrigerators • Freezers • Ice Cube Makers • Ranges • Air Conditioners • Dishwashers • Food Waste Disposers • Dehumidifiers • Vacuum Cleaners.

Use of trademarks and RCA authorized by trademark owner Radio Corporation of America

THE Evanite® BIG THREE...



Build Right—Choose Evanite

Plywood: Douglas Fir Plywood, DFPA grade-marked; Larch Plywood, DFPA grade-marked. ***Hardwood-faced Plywood:*** Birch, Red Oak, Ash, Madrone, Philippine Mahogany, Cherry, Walnut. ***Specialty Plywoods:*** Crezon Overlaid, Medium Density; Texture 1-11, Marine Plywood, "2-4-1" Plywood, Vertical Grain Fir, Ag-Ply, Knotty Spruce, Idaho Knotty Pine.

Hallmark of Quality Products...

EVANS PRODUCTS COMPANY
PLYMOUTH, MICHIGAN
BUILDING MATERIALS DIVISION

Build Right—Choose Evanite

Hardboard: Standard, Tempered, Prefinished, Perforated, V-Grooved, Corrugated, Exterior Siding, Garage Liner. ***Poly-Clad*** (t.m.) ***Plywall®*** *Pre-finished and matching* Plywood Paneling, Moldings, Bi-fold Doors, Cabinet Doors, Cabinet Stock, Wainscot Panel Kit, Doors.

IT PAYS TO BUY FROM YOUR JOBBER

Evans is a member of the Douglas Fir Plywood Assn.

Sales Offices: Chicago, Ill. • Tampa, Fla. • Coos Bay, Ore. • Anaheim, Calif. • Syracuse, N.Y. • Plymouth, Mich.

LOOK!

more good news from HARNISCHFEGER!



NEW LOW-COST HOMES!



A brand-new line of homes designed to help you cash in on today's biggest market . . . it's Harnischfeger's "Triumph" series!

NEW LOW PACKAGE PRICES!

Harnischfeger gives you new unprecedented low prices to give you a competitive edge in the big-volume market! The "Triumph" series is far and away your outstanding opportunity to increase profits under present conditions.

NEW PACKAGE SPECIFICATIONS!

Wide choice of package options lets you fit the package to local conditions and take advantage of cost-cutting opportunities. New open wall construction, trim kits, window options offer more flexibility than ever before.

NEW SALES TRAINING SCHOOL!

Let Harnischfeger help train your salesmen in scientific selling. This new program teaches salesmen to understand *emotional* appeals and how to use them to close more sales. They learn *How to Turn Objections Into Selling Tools . . . How to use Multiple Closing Techniques* . . . and many other subjects that will help them sell more houses!

ON-SITE MERCHANDISING AIDS

Harnischfeger offers *personalized* "on-site" assistance to help your sales planning. A fully staffed department gives you new merchandising aids designed specifically for your project, your market, and your sales organization.

HARNISCHFEGER HOMES
Port Washington 1, Wis.

P&H QUALITY HOMES

COMMENDED PARENTS MAGAZINE
HARNISCHFEGER FAMILY PLAN HOMES

523

WRITE FOR DETAILS ON THE "TRIUMPH" SERIES AND NEW SALES TRAINING PROGRAM!



Decorative walls of

CONCRETE GRILLE BLOCK

Newest way to give sales-winning beauty to your homes! For exterior and interior interest, more and more builders are turning to concrete grille block. Available now in hundreds of different patterns, this modern decorative masonry gives a fresh, custom look to accent walls, carport walls, sight and solar screens, and even space dividers. Here's a simple, low-cost way to excite buyer interest. And concrete's easy upkeep and long life are additional sales points. Grille block is one more example of how builders can use modern concrete to give homes that vital extra sales attraction.

For the newest in homes . . .

LIVING CONCRETE

PORTLAND CEMENT ASSOCIATION

. . . a national organization to improve and extend the uses of concrete

watch for

Concrete Industries HORIZON HOMES Program

PELLA PRODUCTS

THE FOCAL POINT OF QUALITY

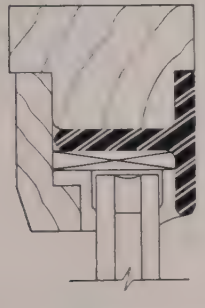


Pella

wood sliding glass doors

beautify homes from any view

Home buyers appreciate the perfect way PELLA WOOD SLIDING GLASS DOORS adapt to both outdoor and indoor living areas. Outside, their wood frames can be painted to match the exterior color scheme. Inside, they can be finished to match wood paneling, or painted. And, wood is still the best insulation for glass—eliminates condensation. A warm, traditional touch can be added with removable muntins in regular or diamond patterns. Screens close automatically. 33″, 45″ and 57″ glass widths. Standard and custom heights. Call the PELLA distributor listed in your classified telephone directory or mail coupon.



The welded steel T-section on all four sides of the 1¾" Ponderosa Pine door panels gives the PELLA SLIDING GLASS DOOR its rugged strength and slim lines.

PELLA ALSO MAKES QUALITY WOOD CASEMENT AND MULTI-PURPOSE WINDOWS, WOOD FOLDING DOORS AND PARTITIONS AND ROLSCREENS

THIS COUPON ANSWERED WITHIN 24 HOURS

ROLSCREEN COMPANY, Dept. MB-37, Pella, Iowa

Please send full color literature on PELLA WOOD SLIDING GLASS DOORS and name of nearest distributor.

NAME

FIRM NAME

ADDRESS

CITY & ZONE STATE



RUSTIC HILLS, Medina, Ohio, is the brainchild of Edward C. Mears, President of Rustic Hills Development Corporation. (Top) Sholz Mark '60 home, built by R. E. Dresser Construction Co., Inc., a winner of American Builder Magazine's 1960 Quality Model Home Contest.

FABULOUS RUSTIC HILLS COUNTRY CLUB COMMUNITY PROVIDES YEAR-ROUND COMFORT WITH CLIMATE BY CHRYSLER

Rustic Hills in Medina, Ohio, is one of the most delightful and imaginative residential communities ever built. It offers colonial and contemporary homes, eleven private lakes, a nine-hole golf course, country club membership for residents . . . and Climate by Chrysler.

Every home in this $10,000,000 project is equipped with a Chrysler Furnace. And most homes have Chrysler Air Conditioning as *standard equipment.*

Rustic Hills' owner Edward C. Mears, as well as the other five builders in the project, make air conditioning standard because they realize that any home without it will soon be obsolete. They specify Chrysler heating and air conditioning because they know its reputation for low installation, operating and service costs. And they know the promotion value of the famous Chrysler name.

Whether your homes sell for $12,000 or $50,000 they'll sell faster with year-round Chrysler Air Conditioning. Check with your local Chrysler Air Conditioning Dealer for the full story. And ask him to show you the new Chrysler Model Home Promotion Kit for builders.

CHRYSLER
AIRTEMP

Chrysler Corporation, Airtemp Division, Dept. CT-51, Dayton 4, Ohio.

Looking for an all-weather trouble shooter?

URETHANE FOAM

HAS FAST GUN

CAN REALLY TRAVEL!



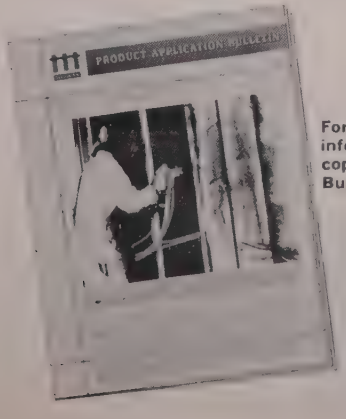
For a real inside job of home insulation, here's a new method that defies all the old challenges of time, cost, handling problems, weatherability and aging. It's urethane foam, sprayed in place to cut hours off installation time, dollars off material cost, and provide superior insulating value in the bargain.

Here's how it works: Liquid urethane chemicals are sprayed onto the inner siding before the interior walls go up. Within seconds, the chemicals foam to 30 times their original volume, forcing the cellular material into every nook and void, resulting in a securely bonded, tack-free thermal and moisture barrier within 30 minutes.

With sprayed urethane foam, the walls and ceiling area of a 10′ x 10′ room can be insulated in less than six minutes; a six-room house completed in 5½ hours.

This is the same urethane foam now being used to insulate refrigerated vans, railroad cars, home refrigerators and freezers because of its low (0.15 @ 75°F) K factor, resistance to moisture, mildew, shrinkage and rotting, plus its self-extinguishing properties when exposed to flame.

For further documented case history data to see how urethane foam is being used to improve performance and cut costs in your field, write now to Mobay Chemical Co., Code HO-1, Pittsburgh 5, Pa.



For more detailed information, write for your copy of Product Application Bulletin No. 8-F7.

Mobay is the leading supplier of quality chemicals used in the manufacture of both polyether and polyester urethane foams.

MOBAY
First in Urethane Chemistry

f-29

Money-making news for builders and dealers in the Pennsylvania, Ohio, New York, Virginia and West Virginia home markets



Admiral Homes offers new series of quality homes priced to sell in the profitable $10,000 to $13,000 market.

THE HAVEN SERIES

18 completely new models...latest designs...quality through and through!

Whether you're interested in tract development or "owners' choice" construction. The Haven Series is for you!

- They're precision factory-built homes . . . go up fast, reduce on-site labor costs, release construction money faster.
- Designs are fresh and varied; the line includes popular ranch, L-shape, and split-level models and many new architectural stylings, such as the split entry, basement entry and cantilevered elevations.
- Many optionals, including 1-1½ or 2 baths, 1 or 2-car garages, hip or gable roofs, choice of exterior materials.
- They're realistically priced . . . yet offer quality features homeowners want.
- **Admiral backs its dealers with strong promotion, generous cooperative advertising allowance, complete merchandising program, complete financing aid.**

ADMIRAL HOMES, INC.
WEST NEWTON, PENNSYLVANIA

GET DETAILS! There are still many prime-market dealerships available to alert builders.

ADMIRAL HOMES, INC., 148 Water Street, West Newton, Pennsylvania
I would like further information on Admiral's Haven Series. Please have your Factory Representative call.
NAME
FIRM
ADDRESS
CITY ZONE STATE



Letters

Retirement housing

Thank you for writing an excellent article on retirement housing [Feb].

MARY CLEVERLEY, *assistant commissioner Public Housing Administration*

With over 40 years engineering experience it is a pleasure to find a magazine which gives information of real value to the designer. I live in a highly industrialized area with many housing developments but no place for the retired family. The only retired house I have seen is about the size of a double garage. Designers fail to consider that many families have accumulated antiques and other things of sentimental value. One developer is even attempting to get permission for a trailer camp for retired families.

WILLIAM BRIGGS *Hobart, Ind.*

March issue

I have completed a thorough study of the March issue of your magazine. This study was considerably more thorough than usual and occupied the best part of three nights simply because the content was so outstanding. It is without a doubt the best issue of yours or any other magazine in this field that I have ever seen. Parts of it are immediately becoming standard for our work and many others set particular goals for us to keep in sight.

As a result of this wonderful issue, you have our permission to rest for two or three issues. I am sure you need it after the work this must have required.

NED A. COLE, *vice president Crawford Corp Baton Rouge, La.*

H&H in Alaska

HOUSE & HOME is one magazine that helps us to keep abreast of the other states and a few steps ahead of our competition here in the North. We read it from cover to cover as soon as we get it—and then start rereading it.

ELDEN DUFEK, *builder Anchorage, Alas.*

Planning and zoning

I have been in the building industry for 35 years, for the last two as Enid's building official. As a longtime reader of H&H, I think the best advice you can give a builder is to know the community in which he builds. Every builder should own or have access to a zoning map of the community, then make a careful study of the map.

Study the terrain throughout the community and surrounding area carefully.

Study commercial and residential areas, their potential size, and the direction trends.

Forecast as nearly as possible the future expansion of the area.

Analyze the effect of the development of streets, highways, etc, on transportation.

Look closely at creeks, drainage, and flooding, now and in the future.

Check storm and sanitary sewer possibilities.

Consider church, school, and shopping center locations.

Check the zoning, the future zoning possibilities, covenants in deeds, and restrictions in plats.

A.P. MORGAN, *building official Enid, Okla.*



Contractor and son—

The "Junior Partner" watches

his firm build a good reputation

and profit . . . with

HASTINGS

ALUMINUM SIDING

When Junior really becomes a member of the firm, that house just *may* be needing a new coat of paint!

More and more contractors are using more and more Hastings Aluminum Siding for the reasons above — and more. It costs no more to build or remodel better — and more permanently. In many parts of the country, Hastings Aluminum Siding can be installed for less cost than good quality wood with three coats of paint. There is much less waste of material. There is no painting time — no weather delay — and the Hastings super-tough, pure Vinyl finish carries a ten-year factory warranty against chipping, cracking, blistering or peeling.

Hastings Aluminum Siding is an accepted, nationally advertised product.

Convenient distribution centers. Hastings Aluminum Siding is available to builders from quick-service supply points coast-to-coast.

HASTINGS
ALUMINUM
PRODUCTS

HASTINGS
ALUMINUM PRODUCTS, INC.
Hastings, Michigan

HASTINGS APPROVED

Hastings Aluminum Products, Inc., Dept. 9E, Hastings, Michigan

Please rush me additional information on Hastings Aluminum Siding.

Name_____

Company Name_____

Address_____ City_____ State_____

I am a Contractor ☐ Wholesaler ☐ Prefabricator ☐ Architect ☐ Other ☐

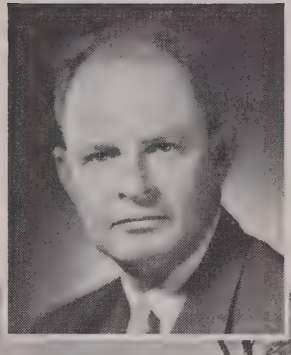


Quincy Lee Concept home—two bathrooms and a powder room. Kohler fixtures in Quincy Lee homes are supplied by Hamilton Plumbing, Heating & Electric Co. of San Antonio.

Selling Success!

TWO KOHLER BATHROOMS

in Quincy Lee homes



"The chief advantages are: (1) the two bath home is more convenient and better suited for growing families, (2) the buyer knows that the builder is planning for him, (3) there is a conscious status symbol effect, as in the swimming pool or second automobile."

—QUINCY LEE





Note location of the two bathrooms in this plan for a one-story Lee Home.

Builder Quincy Lee, of San Antonio, Texas, decided there was no better way to attract home buyers than to provide the kind of convenience they want most, and the recognized quality that wins their confidence.

So he built homes with two bathrooms, and installed Kohler Plumbing Fixtures.

His sales proved how right he was!

Even in homes priced as low as $11,000, Quincy Lee offers two Kohler bathrooms. Many of his Concept homes, starting at $17,900, have two-and-a-half. Kohler Fixtures used, in white and color, include Minocqua baths; Chester, Tahoe and Radiant lavatories; Trylon and Wellworth closets.

More and more buyers want—and expect—multiple bathrooms. And Kohler Fixtures with All-Brass Fittings give unexcelled evidence of quality and value.

KOHLER CO. *Established 1873* KOHLER, WIS.

KOHLER OF KOHLER

ENAMELED IRON AND VITREOUS CHINA PLUMBING FIXTURES • ALL-BRASS FITTINGS • ELECTRIC PLANTS • AIR-COOLED ENGINES • PRECISION CONTROLS


"IT'LL BE
A COLD DAY–"
–when somebody puts an electric air conditioner
and a full-capacity gas furnace
together in one compact unit
you can install easily
in a variety of outdoor locations!

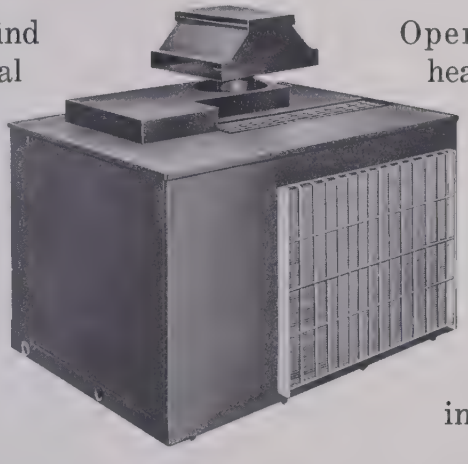

That day
is here!
TODAY,
DAY & NIGHT introduces the
DUOPAC Year-Round
Home Climate Conditioner
(Patents pending)

THE NEW DAY & NIGHT DUOPAC

FOR COMFORT YEAR-ROUND, a home (or business building) needs just a duct system and a thermostat inside – and a DAY & NIGHT DUOPAC outside!

LOOK OVER this new kind of furnace and air conditioner. The DUOPAC is only 24½" high. It installs easily on a slab by the outer wall of the house, or on a flat or sloping roof.

LOOK AROUND – you'll find no conventional system to equal the DUOPAC. Only 2½ by 3½ feet*– but it includes an electric air-conditioner and full-size gas forced-air furnace (55, 80, or 100 thousand BTU). Delivers ample heat throughout the house, throughout the winter.



Operates quietly during both heating and cooling cycles (and all sound is *outdoors*). Provides the best answer yet in the choice between fuels by giving the best of both – economical air conditioning with electricity and full house heating capacity with low cost gas.

LOOK INTO the advantages of DUOPAC, for you and your customers . . . for remodeling as well as new construction. No refrigerant lines need be installed inside the house; the cooling coil is in the unit itself. Gas and electrical connections are made outside, too. *No venting is required.* When you put a DUOPAC outdoors, you save the equivalent of a whole big closet of costly indoor space; and the homeowner saves year after year on fuel costs and service charges. There's nothing like a DUOPAC!

*Two-ton-capacity model. Larger models: 38 x 48 in.

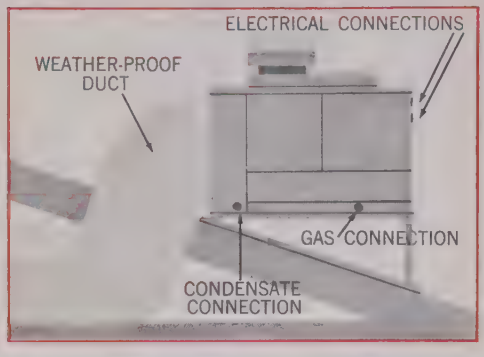
INSTALLATIONS ON ROOF OR SLAB ARE ILLUSTRATED ON NEXT PAGE

THE NEW DAY & NIGHT

DUOPAC

YEAR-ROUND CONDITIONER (Patents pending)

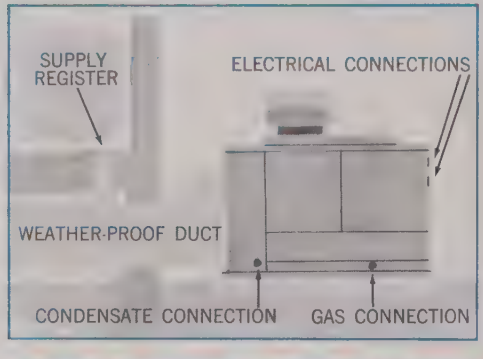
For installation on a roof,



weight of the DUOPAC can be distributed over three rafters, making any internal roof-strengthening unnecessary in most cases. A simple angle-iron frame, utility connections, through-the-roof connections to delivery and return air ducts, and flashing constitute the entire outdoor installation.

The unit's silhouette is so low (barely two feet) that a DUOPAC on the rear slope of a roof will normally be invisible from the street side of the house. On flat slopes it can be recessed in a "dormer" style.

For ground-level installation,



locate the DUOPAC on a slab close to the wall. Then connections to air delivery and return air ducts will be short, directly through the wall or foundation.

Ducts can be in crawlspace or basement. Or, with duct-risers in furred-in spaces in closets, an attic distribution system is practical and efficient.

SPECIFICATIONS

MODEL	COOLING CAPACITY (1)	HEATING CAPACITY (2)	WIDTH (3)	LENGTH	HEIGHT
24/55	22,000	55,000	30⅛	42	24½
36/80	34,000	80,000	38	48⅜	24½
36/100*	34,000	100,000	38	48⅜	24½

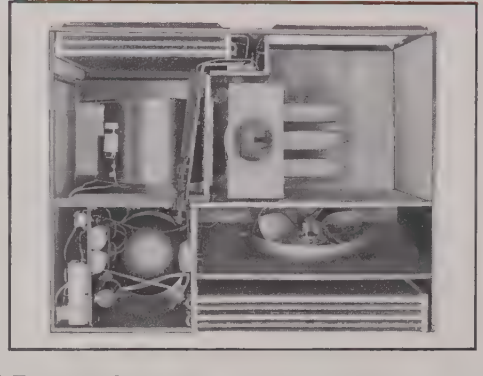
(1). BTU/hr. at 95° outside; 80° DB/67° WB inside.

(2). BTU/hr. input; for natural gas only, until further notice.

(3). Facing the service doors.

*Available after July 1, 1961.

DAY & NIGHT 36/80 DUOPAC (Top view with casing open)



(1) Two-speed centrifugal blower circulates air at its low speed during heating, and automatically switches to the higher speed during cooling.

(2) Ceramic-metal coated heating element is gas-tight and completely protected against rust-out or burn-out.

(3) Cooling coil is in the DUOPAC, not in the house. Special design of copper tubes and aluminum fins insures highly efficient heat transfer and greater cooling capacity.

(4) Vinyl-coated glass fiber pads insulate all parts of the heating element, blower, and cooling coil.

(5) Motor-compressor is hermetically "sealed in steel" for exceptionally quiet operation. The unit is backed by DAY & NIGHT'S five-year warranty. Refrigerant tubing and electric wiring are factory-installed. Simply set it, connect it, and turn it on.

(6) Condenser air fan discharges air upward, to carry sound away from house and neighbors. In ground-level installations, no warm air blows on lawn or shrubbery.

(7) Weatherproof casing is protected by coats of zinc, bonderizing, baked-on plastic primer, and gray melamine.

(8) All refrigerant lines are outdoors. Gas and electrical connections are outdoors. *NO VENTING REQUIRED!*

(9) A.G.A. APPROVED FOR OUTDOOR INSTALLATION.

DAY & NIGHT DUOPAC

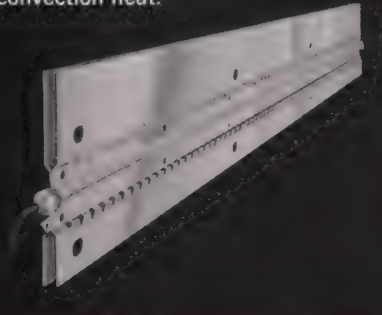
YEAR-ROUND CONDITIONER

See it at your Day & Night distributor's now, or write for full complete information to
DAY & NIGHT MANUFACTURING COMPANY, 855 ANAHEIM-PUENTE RD, LA PUENTE, CALIF.,
or 4551 SOUTH RACINE AVENUE, CHICAGO 9, ILL.



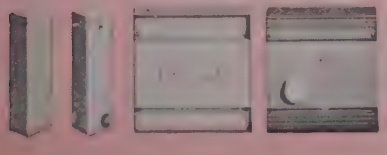
FEATURING EXCLUSIVE DOUBLE-WISHBONE FINNED HEATING UNIT

Double-wishbone finned heating elements give maximum heating surface exposure . . . results in faster convection heat.



"BLEND-IN" ACCESSORIES

Inside and outside corners, thermostat section, wall section, all designed to blend with lines and color of baseboard units.



FASCO BASEBOARD HEAT

Combines high-efficiency, progressive styling in a versatile, "EASY-TO-INSTALL" unit

Fasco electric baseboard heat is the advanced way to heat today's homes. It offers you and your customers a windfall of values that can't be exceeded anywhere in the building industry. Contractors and builders are naturally interested in heat units that can be installed quickly and which do not require costly callbacks . . . units that are styled to please, give dependable heat, and carry the solid, backed-up guarantee of the manufacturer—Fasco offers these things and more.

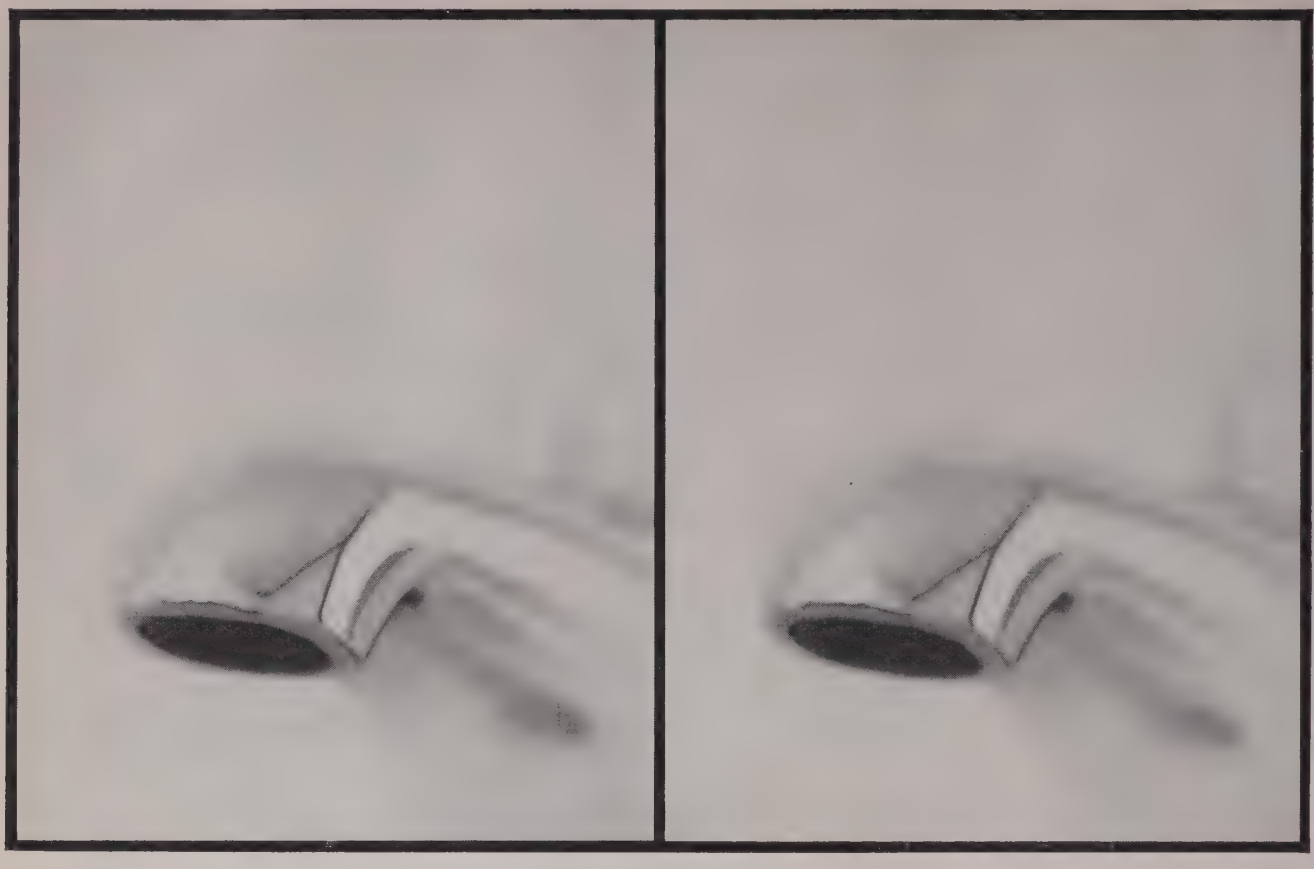
Fasco baseboard heat features unique double-wishbone heating element for high efficiency. Varying wattages and baseboard lengths provide versatile multiples for room by room heating. Users like the slim styling, the clean, uniform, draft-free heat. Front panel is easily removed for installation and cleaning.

So, before you buy, make the value check on available electric heat. You'll find Fasco has the value extras . . . for you and your customer.

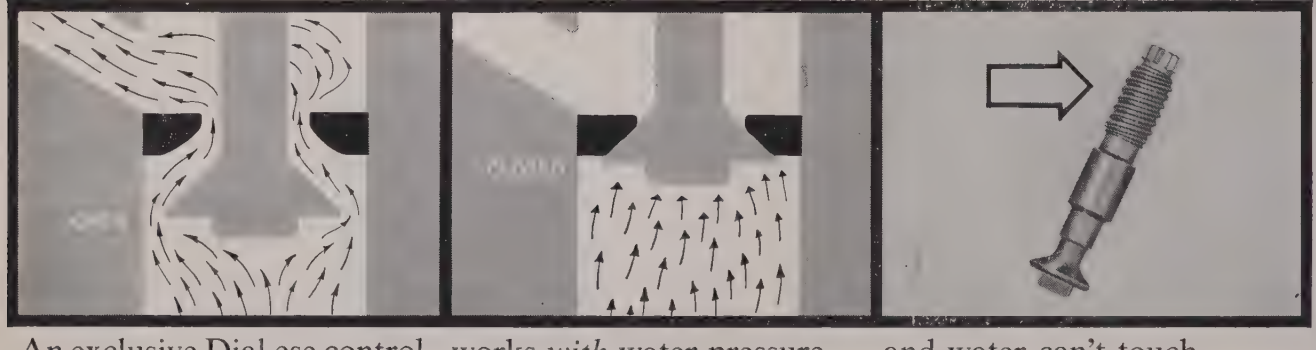
FASCO ELECTRIC HEAT

FASCO INDUSTRIES, INC., *Rochester, N. Y.*

Fasco manufactures a full line of quality fans, ventilators, range hoods, electric heat



One of these faucets will eventually drip. One will not. Can you tell which?



An exclusive Dial-ese control inside the Crane drip-proof faucet (left, above) works *with* water pressure, not against it. Perfect closure stops drips, stays tight... and water can't touch the sealed-off interior threads to cause corrosion damage.

The Crane Dial-ese ends the problem of continually fixing leaky faucets. Stops water waste. And does away with those troublesome leaks and drips that stain lavatories, sinks and bathtubs.

Dial-ese is an exclusive development of Crane. It uses water pressure to provide a perfect seal. The greater the pressure, the tighter the Dial-ese seats itself . . . unlike regular valves that crush and grind the washer against the seat, causing rapid wear and inevitable leaks.

In our test labs we've actually turned this amazing Dial-ese control off and on a thousand times a day for two years. It hasn't dripped yet.

In schools, hotels, hospitals and homes throughout the country, Crane fittings with these exclusive Dial-ese controls are reducing maintenance costs and water bills. They are made with the Crane flair for precision beyond ordinary standards.

For more information see your regular contractor or Crane wholesaler. Or write Crane Co., Plumbing-Heating-Air Conditioning Group, Box 780, Johnstown, Penn.

AT THE
HEART
OF HOME AND
INDUSTRY

CRANE

VALVES AND PIPING
ELECTRONIC CONTROLS
PLUMBING
HEATING • AIR CONDITIONING



ANOTHER NEW MERCHANDISING IDEA FROM RIMCO

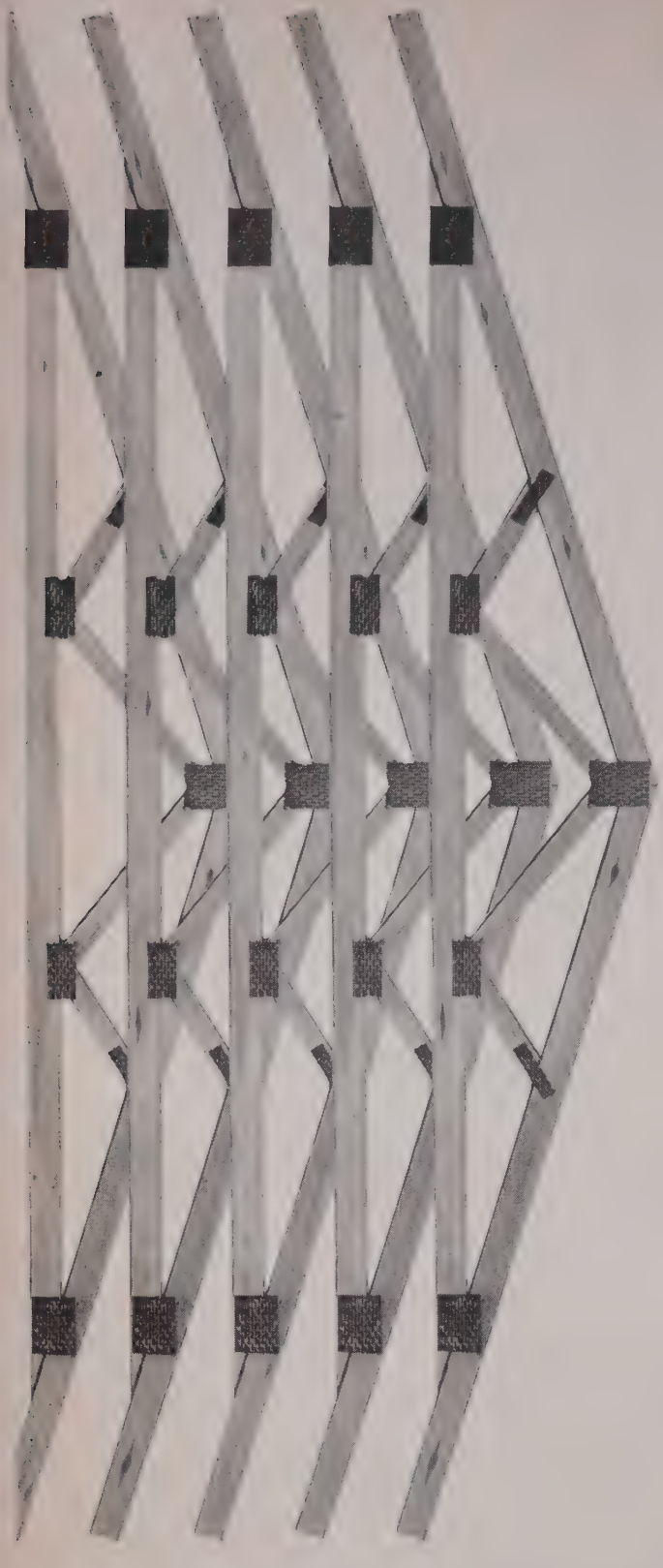
Sometimes "seeing spots" is a healthy condition; it's especially healthy for your business when they see Rimco's Sales Spots. Ask your Lumber Dealer about this new idea to merchandise Rimco Wood Window Units in your model homes. These colorful 5" pressure-sensitive "spots" will tell your prospects about Rimco benefits like: preservative-treated Ponderosa Pine construction; premium stainless steel and anodized aluminum weatherstripping; wood bead glazing; decorator hardware; "Gold-Tone" screen frames; A.W.W.I. "seal of approval" and many more, dependent upon the type of Rimco Wood Window Units you install. Choose from a complete line of casement, double-hung, horizontal sliding, awning type, and single-jamb fixed sash over awning. Plan right now to cash in on this new idea to help sell your homes. See your Lumber Dealer or write directly to:

RIMCO

ROCK ISLAND MILLWORK COMPANY
FACTORY DIVISION, P. O. BOX 97
Rock Island, Illinois

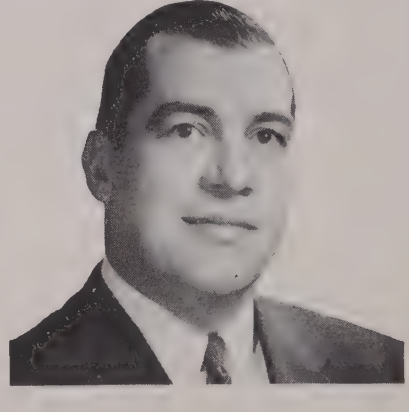
(SEE OUR CATALOG IN SWEET'S FILE)

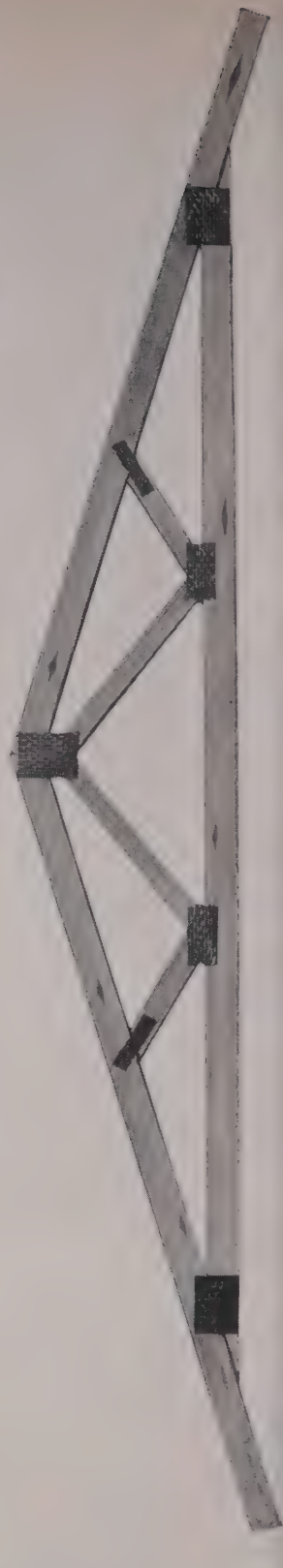
DESIGNED AND ENGINEERED BY ROCK ISLAND MILLWORK COMPANY • HELPING BUILD AMERICA FOR OVER 90 YEARS



"LAST YEAR WE BUILT 40 THOUSAND TRUSSES... EXCLUSIVELY WITH QUALITY SOUTHERN PINE"

A. ROBERT SOEHNER,
President & General Manager
Truss Manufacturing Company, Inc.
Indianapolis, Indiana





"Here's why:

* Southern Pine needs no special grading; the No. 2 grade meets all of the FHA stress requirements for trusses.

* Southern Pine tops all other species in bending, tension and other strength properties, and has superior nail-holding power.

* Grade-Marked Southern Pine, from the mills of the SPA, provides the quality I need, and is quickly obtainable in carload or truckload lots."

Southern Pine is truly an all-purpose building material.

Whether for conventional framing or for components, the same high quality and performance are yours when you specify Quality Southern Pine produced by SPA mills.

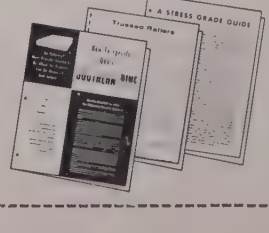
ASK YOUR NEARBY RETAIL LUMBER DEALER FOR GRADE-MARKED, SPA TRADE-MARKED

SOUTHERN PINE

It's dry...pre-shrunk...from the mills of Southern Pine Association.

SPIB No2 SPA

Write today for these free bulletins:

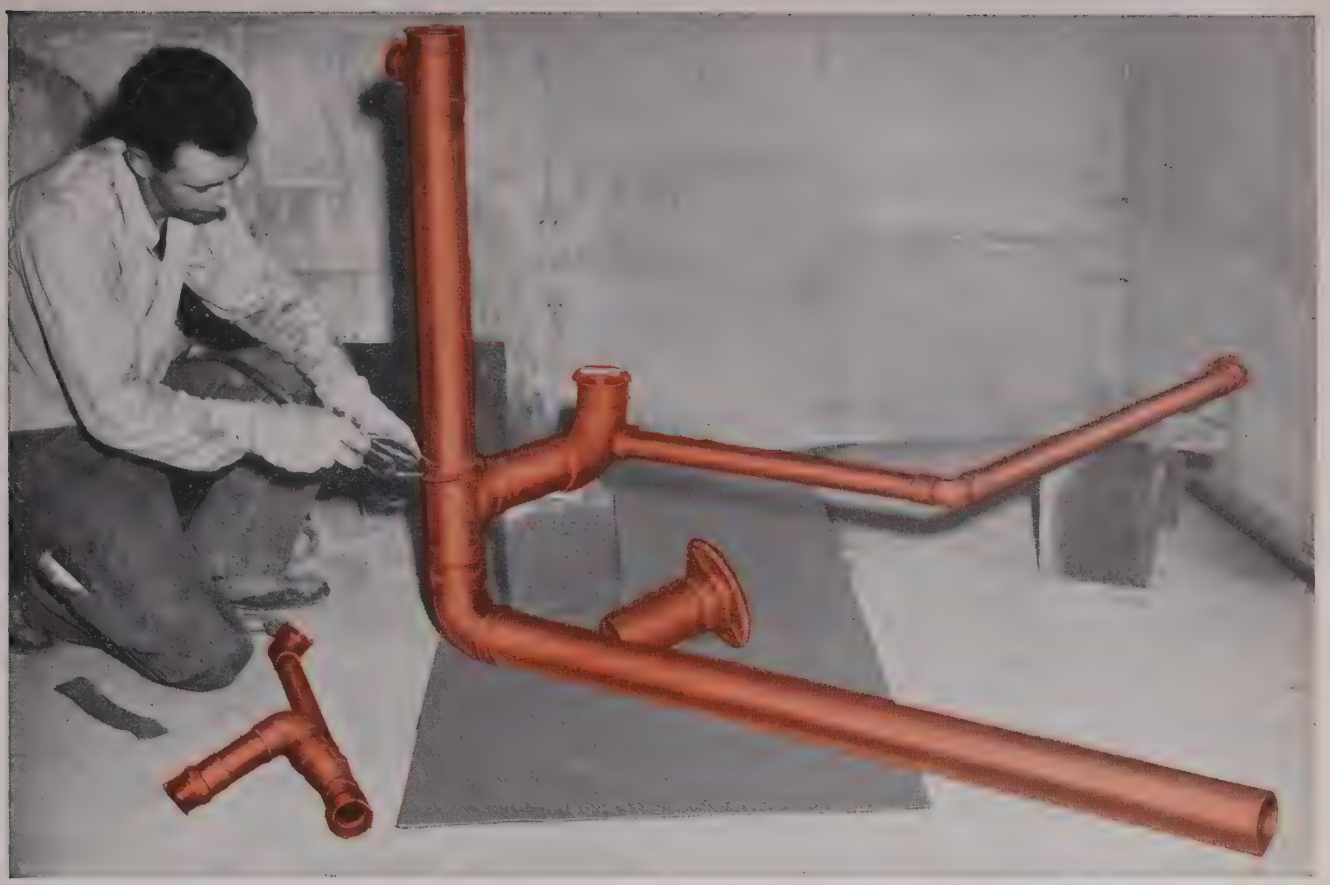


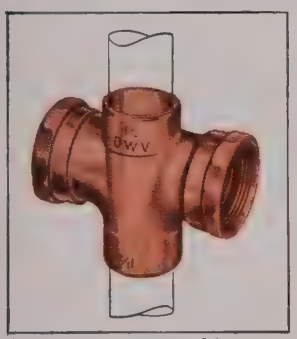
SOUTHERN PINE ASSOCIATION
P. O. BOX 1170, NEW ORLEANS 4, LA.
Please send the following technical bulletins:
☐ Stress Grade Guide ☐ Trussed Rafter Data
☐ How to Specify Quality Southern Pine

NAME TITLE

FIRM NAME

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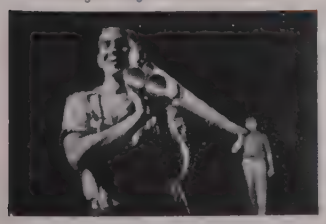


Have you seen this new cast drainage fitting for back-to-back waste lines?
Anaconda Fitting 1835-3-3 lets you install threaded nipples to copper stack prior to plastering.
Our fittings catalog lists complete range of drainage fittings. Ask for Anaconda Publication C-12.

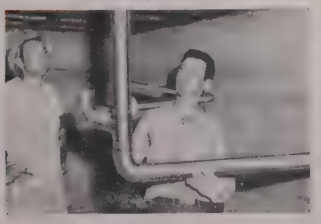
PREASSEMBLY WITH COPPER TUBE CUTS COST. You save time using Anaconda copper tube and solder-joint fittings for drainage lines—plumbing trees can be assembled in the shop or at the job—when and where it's most convenient. Copper tube gets the job done quicker—construction schedules are maintained. Fatigue and strain from handling heavy materials, particularly in overhead work, are eliminated because a copper installation weighs only *one fourth* as much as one of ferrous piping. (No heavy tools needed either.) Save time, effort and money—install the modern drainage system with Anaconda copper tube and fittings. For more information on copper tube, write: Anaconda American Brass Company, Waterbury 20, Conn. In Canada: Anaconda American Brass Ltd., New Toronto, Ontario. 5901L

ANACONDA® **COPPER TUBE AND FITTINGS for soil, waste and vent lines**
Available through plumbing wholesalers. Anaconda American Brass Company

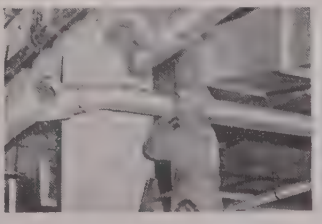
Longer Lengths—Fewer Joints



Preassembly—Saves Time



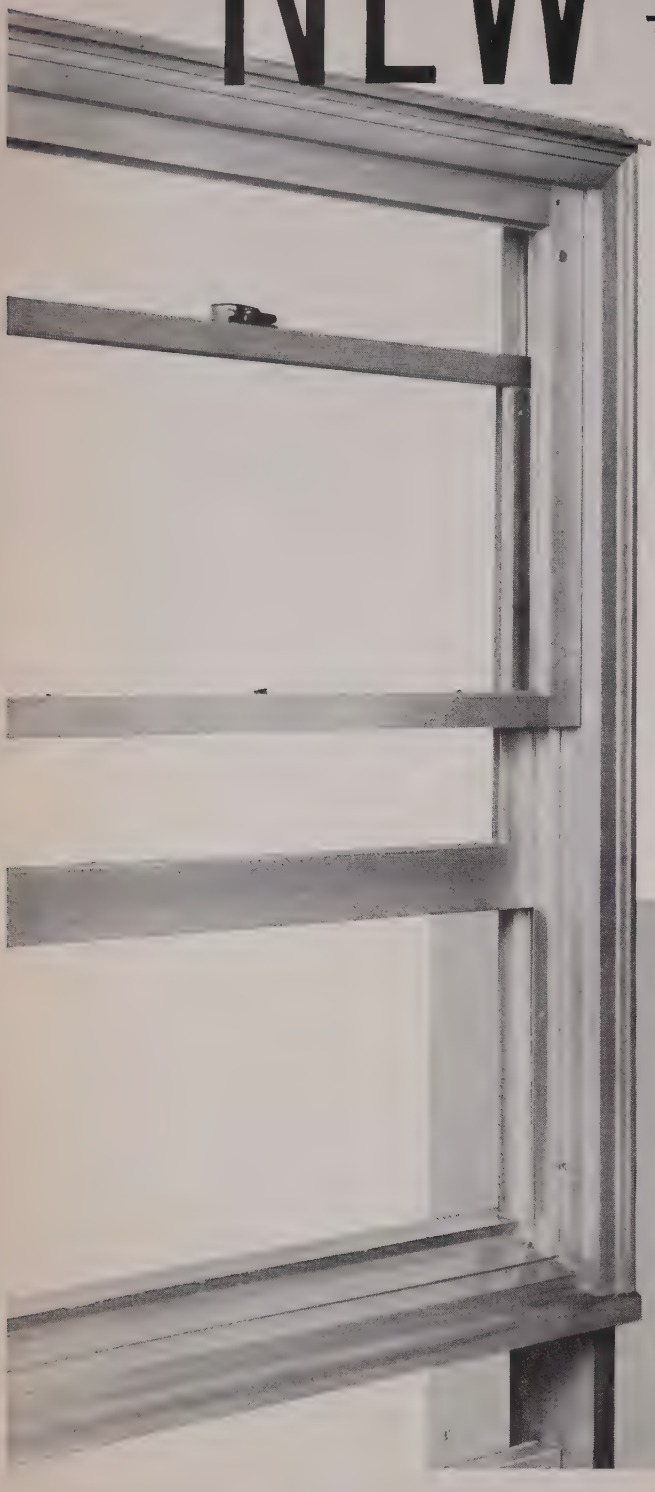
Lightweight Copper—Easier Installation



Compact Connections—Save Space



NEW *from every angle!*



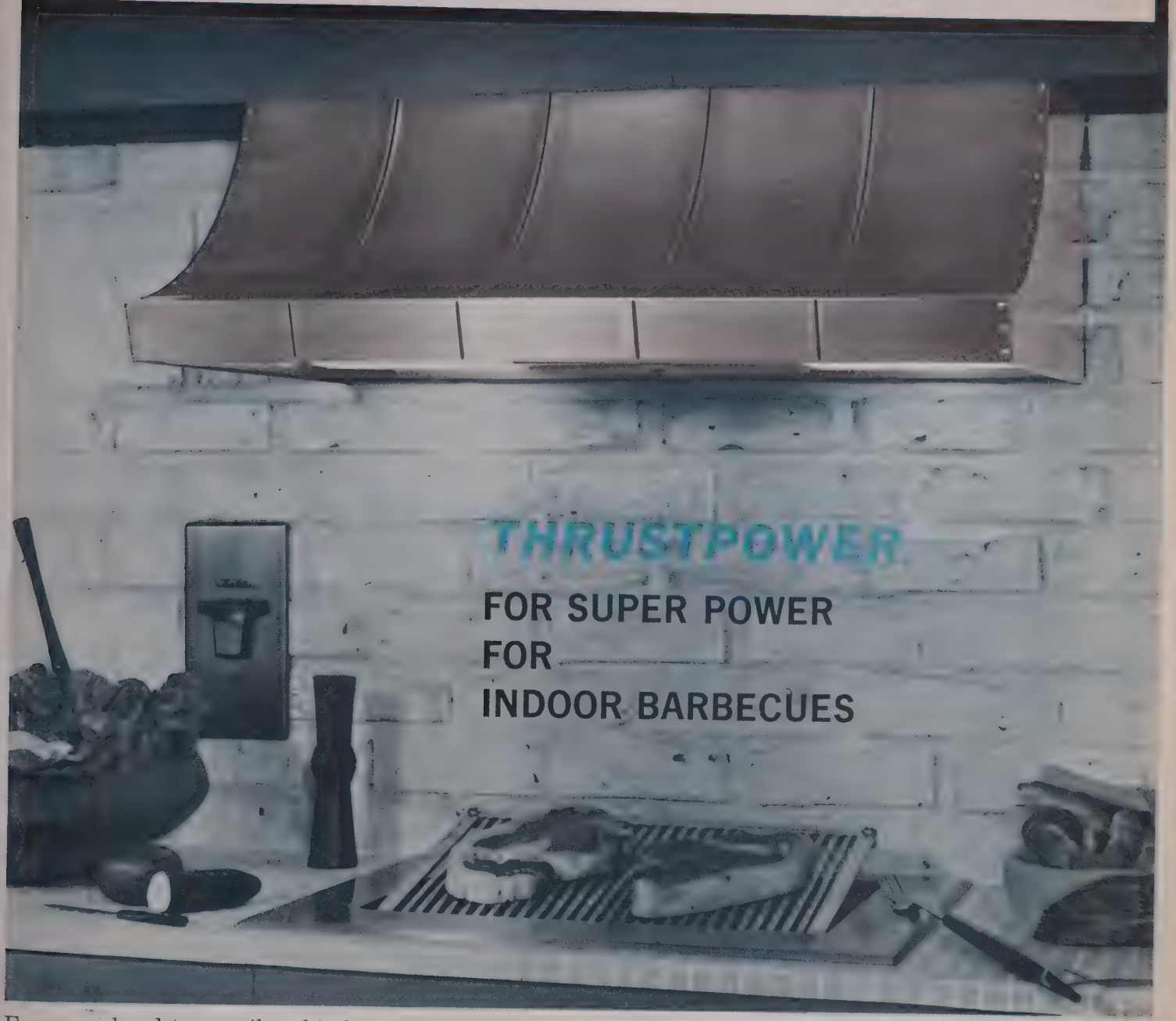
Now . . . from the house of Qualitybilt . . . comes a spectacular new window line . . . TRIUMPH! Never before has a window offered so many advantages as the TRIUMPH. *It's inexpensive* . . . actually is priced to undersell removable and most other weatherstripped double-hung windows. *It's convenient* . . . top sash swings out for easy cleaning from the inside; bottom sash opens like a double-hung. *It's sensibly made* . . . fully weatherstripped, with the screen an integral part of the unit and top sash locks included. *It's versatile* . . . available in single glazing, double glazing, or insulating glass. Removable inserts can be added for variety. The wide range of sizes provide complete design freedom. *It's all Qualitybilt* . . . precision-made throughout to famous Qualitybilt standards of excellence. Get the complete details NOW!

FARLEY & LOETSCHER MFG. CO.
DUBUQUE, IOWA



Qualitybilt TRIUMPH

Trade-Wind



For every hard-to-ventilate kitchen problem . . . and particularly for indoor barbecues . . . Trade-Wind's new high capacity ventilating system is the emphatic answer. For style . . . for efficiency . . . and for the striking new pewter finish, the THRUSTPOWER'S got it!

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Here's your answer for bringing outdoor living indoors. Write for complete information.

The peak of quality

Trade-Wind DIVISION OF ROBBINS & MYERS, INC. 7755 Paramount Place, Pico Rivera, Calif Dept. HH

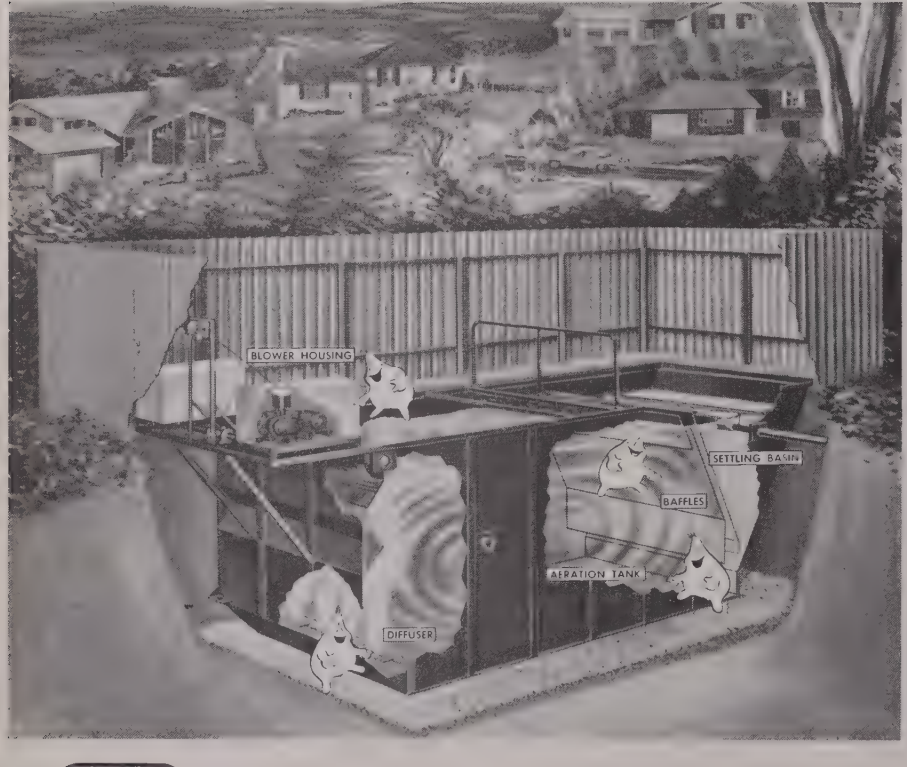
Little Mike Microbe describes the Smith & Loveless "Oxigest" sewage treatment plant as "an ideal environment for the microscopic, living organisms in the sewage to consume or digest the suspended solids in the aeration tank and produce a stable, sparkling effluent."

Mike Microbe stars in a new Smith & Loveless movie which features the manufacture, operation and installation of an "Oxigest" sewage treatment plant.

To learn more about Mike Microbe—and how the Smith & Loveless "Oxigest" sewage treatment plant serves outlying subdivisions, motels, schools and factories — **just write to Department 70**

Smith & Loveless

(2787)



ONE OF THE UNION TANK CAR COMPANIES

P. O. BOX 8884/KANSAS CITY 15, MISSOURI
PLANT: LENEXA, KANSAS



The Hilton Inn across from New Orleans International Airport is served by two 20,000-gallon "Oxigest" units.



A Kansas City North subdivision is a good example of installations in parallel to serve a growing development.



Glen Oaks School in Baton Rouge, La., is a typical "Oxigest" installation to serve a school without sewers.



Camden, N. J., Latin Casino theatre and restaurant is provided sewage treatment by a large bolt-together "Oxigest."



A St. Joseph, Mo., mobile home park is served by a Smith & Loveless "Oxigest," with the new Alcoa aluminum fencing.



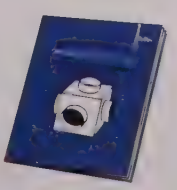
Now . . . A great new concept in home ventilation

For the first time you can offer your home buyers a ventilating system that ventilates up to 4 areas in the home . . . and you can do it for less cost than ever before possible. The Centrl-Vent is a built-in system with both mechanical and electrical controls in each room being ventilated. The entire unit installs in less than 1½ hours and costs far less to buy and install than an individual range hood motor and blower unit and wall or ceiling vent fans. You can't afford to overlook the tremendous sales appeal and extra profit the Centrl-Vent will add to your 1961 homes.

SAVE DOLLARS* ON EVERY HOME AND STILL OFFER MORE VALUE!

GET ALL THE FACTS*...

send for the **FREE Lau** *product file today!*



Home Comfort Products Division

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THE LAU BLOWER COMPANY
2027 Home Ave. • Dayton 7, Ohio

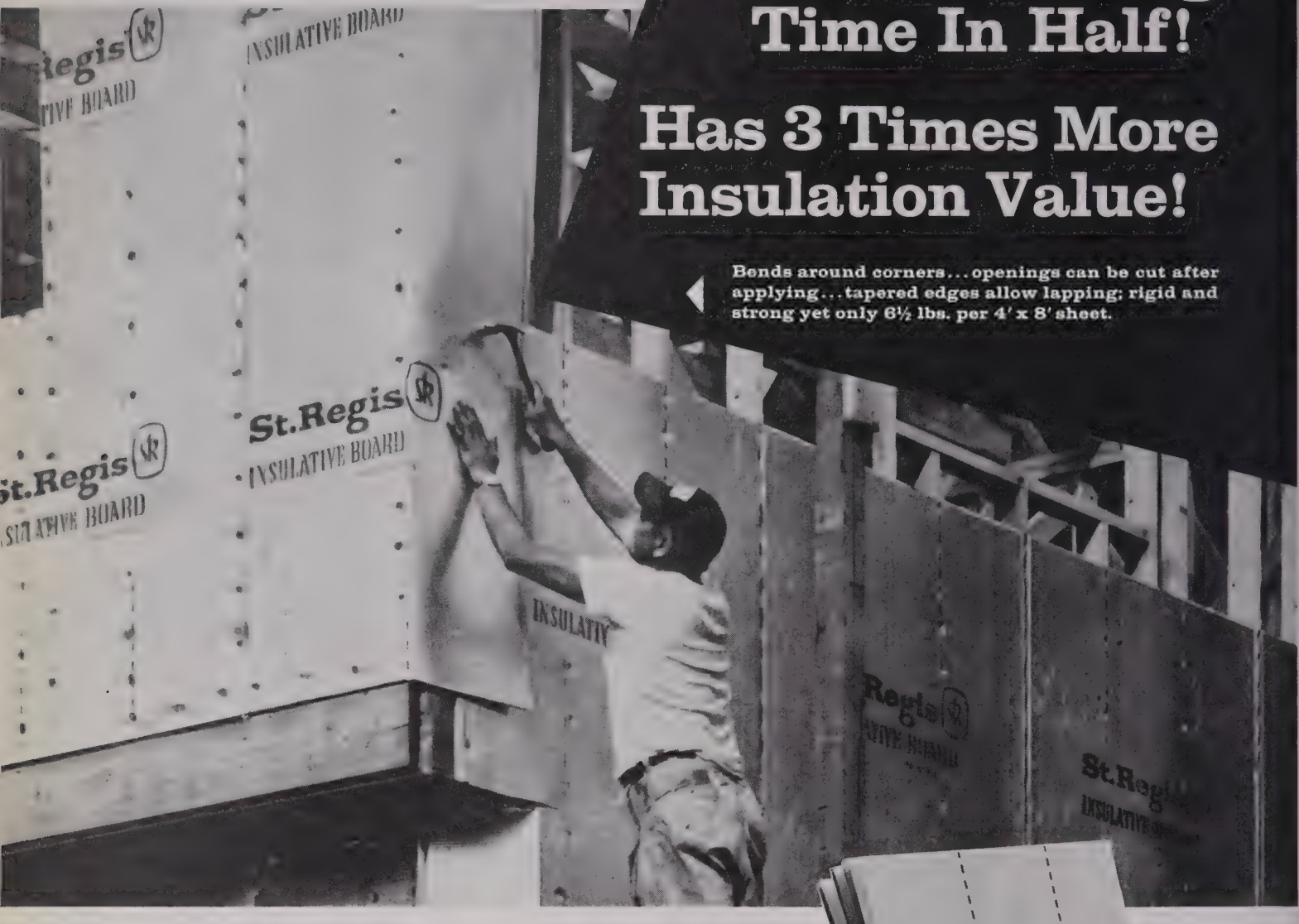
Lau . . . *manufacturers of residential attic fans / commercial-industrial ventilating fans / range hoods / central ventilating systems / humidifiers / bathroom cabinets / air conditioning blowers*

New Building Material

Cuts Sheathing Time In Half!

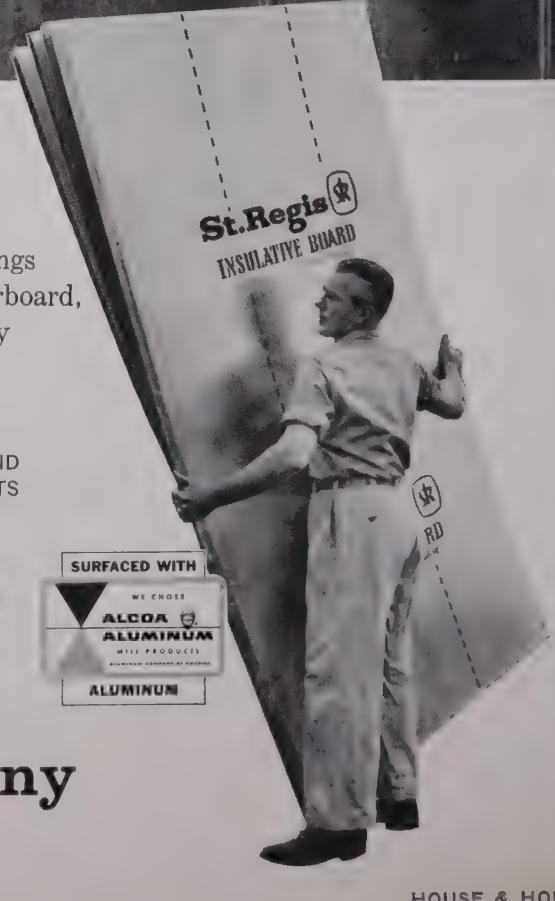
Has 3 Times More Insulation Value!

Bends around corners... openings can be cut after applying... tapered edges allow lapping; rigid and strong yet only 6½ lbs. per 4′ x 8′ sheet.



St. Regis Insulative Board means savings for the builder because applied cost is less than most other sheathings. Faster and easier to apply. Superior insulation qualities mean more value for the buyer ... you can offer 3 times more insulation than many popular sheathings provide. St. Regis Insulative Board is made of impregnated wood fiberboard, faced on both sides with reflective aluminum foil. The foil is specially perforated to allow "breathing." Printed for convenient positioning over studs. COMPLIES WITH FHA MINIMUM PROPERTY STANDARDS

WRITE FOR FREE 8-PAGE BOOKLET GIVING U VALUES, APPLICATION DETAILS AND COMPLETE INFORMATION—AMERICAN SISALKRAFT, ATTLEBORO, MASSACHUSETTS



St.Regis
INSULATIVE BOARD

American Sisalkraft Company

DIVISION OF ST. REGIS PAPER COMPANY



The Stereophonic Home...

Rangaire's way to faster sales in '61!

Here's a completely new sales sparking promotional package to enhance the sales appeal of every home you build . . . and at an amazingly low cost to you.

Your selling job will be so much easier when you feature the Rangaire Stereophonic Radio Intercom System in every home you build. And Rangaire's Stereophonic Home promotional package helps you build a powerful sales promotion right in your own community.

Your prospects will be intrigued with the magnificent styling, the satin smooth hardwood cabinets and the unsurpassed tonal resonance of the Rangaire Stereo Radio Intercom System. A simple demonstration virtually turns any home into a concert hall . . . a touch of elegance that sets your home apart in your prospects' eyes. The price . . . Rangaire's low cost will surprise you . . . it's practical for even your lower budget homes. Better your sales in '61 . . . Rangaire has the product, the price and the promotion to help you profit. Return coupon for complete details today.

STEREO HOMES

Rangaire

Fill Out and Return

Roberts Manufacturing Company
Cleburne, Texas

Gentlemen:

Please rush details on Rangaire Stereophonic Home Promotion immediately.

Name_____

Address_____

City_____ Zone____ State____

this is SCHOLZ *Design*



$18,000 - $23,000



$27,000 - $32,000

now available.....your ow

The Scholz Fine House Reputation is a reflection of these Impeccable Products from which they are built

Roofing • Sheathing • Siding
Gypsum Interior Walls
1—JOHNS-MANVILLE

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Built In Range and Oven
2—TAPPAN

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Micarta Kitchen & Vanity Tops
Wall & Bath Enclosure
3—WESTINGHOUSE

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Patio Doors
8—ARCADIA

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Wood Paneling
9—PLYWALL

Climate by Chrysler
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Horizontal Siding Materials
MASONITE

•

Ceramic Tile Swimming Pool
COLONIAL POOLS

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Fiberglas Insulation
OWENS-CORNING



Living Room — Dining Room



Kitchen



Prices shown reflect variation in geographical area costs, addition or deletion of basement, and do not include land.

This is the FRENCH PROVINCIAL.

It is featured in May House and Garden magazine now on the newsstands.

It is just one of three Famed Scholz Designs to be featured in national magazines this year.

Leads from such stories last year presold 50 million dollars of finished houses for Scholz builders.

As a franchised Scholz Custom Builder you receive all such sales in your exclusive area.

Call or write for your copy of the Famed Scholz Design Collection together with information on the Scholz custom builder franchise.

Please forward the 36-page, full color "Famed Scholz Design Collection".

☐ *I would also like more complete information on the Authorized Custom Builder Franchise.*

☐ *I would also like information on lower priced Scholz '60 North American Homes.*

NAME STREET

CITY ZONE STATE PHONE

Mail to: SCHOLZ HOMES, Inc., P.O. Box 156, Toledo 7, Ohio 561-FP-HH







IDEAL®

Selling is easier when Quality is quickly apparent.

Millwork with easily recognized quality has the power to ease the selling job for dealers; has the power to help sell homes for builders. You are invited to test the sales appeal and selling power of IDEAL Millwork. For your copy of a handy pocket-size catalog on IDEAL Cabinets, Windows and Doors, please mail the coupon below.

IDEAL Kitchen Cabinets are made of selected Western Ponderosa Pine and are available with either Pine or Birch fronts. Decorative Moulding is optional. Sanded satin-smooth, these precision-made cabinets can be easily painted, stained or finished natural to look and feel like fine furniture. Doors are solid 3/4" Birch or 1-1/32" Ponderosa Pine and are reinforced with metal channels across the top and bottom to prevent cupping. Made in a wide range of sizes, IDEAL Cabinets are easily arranged to fit any size or shape room.
Sold at Building Material Stores.

IDEAL Company
P. O. BOX 889 • WACO, TEXAS
Gentlemen:
Please send me your Ideal Millwork catalog free!

NAME_____
ADDRESS_____
CITY_____ ZONE_____
STATE_____ H & H—5-61



"Concealed telephone wiring is helping us grow"

SAYS RON SORENSEN, SALES MANAGER, ALLEN C. EDWARDS HOME-BUILDING SERVICE, PORTLAND, OREGON

"Our slogan," says Mr. Ron Sorensen, "is 'Oregon's only complete home-building service, from tree . . . to trim . . . to moving in.' Complete in every detail, and that includes concealed telephone wiring. We've used it for three years, and we're growing steadily. Concealed wiring and built-in telephone outlets are going to help us grow even more."

Allen C. Edwards is a complete home-building service owning many of its own subassembly and building supply operations. It is currently completing a 110-home operation in Sunset Heights, six miles west of Portland. Concealed wiring is going into these homes.

"I think it's a definite sales feature," says Mr. Sorensen. "I'm sold on it. It's worth promoting!"

BELL TELEPHONE SYSTEM

Your local Telephone Business Office will gladly help you telephone-plan your homes. For details on home telephone installations, see Sweet's Light Construction File, 11c/Be. For commercial installations, Sweet's Architectural File, 34a/Be.

Allen C. Edwards



ABOVE: Homeowner finds dinette wall phone convenient.

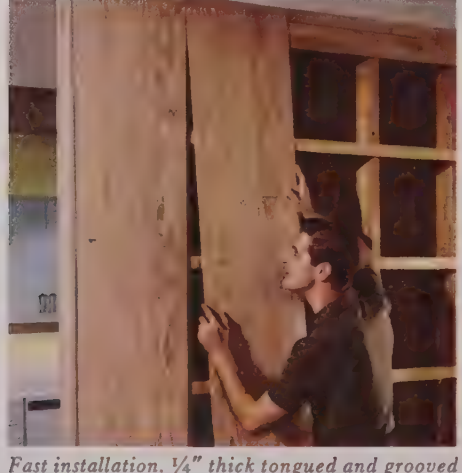
"One of the chief complaints of home buyers," says Sales Manager Ron Sorensen, "is that builders show no consideration for an owner's needs. Telephone planning is consideration, and we plan for extensions in every important area of the house."

Marlite areas: Walls English Oak Random Planks, Yellow Planks, Blue Fleece Pattern. Cabinets Azure Blue Hi-Gloss, English Oak. Counter tops Blue Fleece. Interior Ving Sn



BEAUTIFUL MARLITE PANELIN

...for modern wash-and-wear walls in any room



Fast installation. ¼" thick tongued and grooved Random Planks are 16" by 8' . . . go up with simple clips over furring strips or existing walls.

From the basement recreation room to the attic bedroom, Marlite provides soilproof walls that need no painting or further protection — speed modernization and new construction.

Unlike many "finished" wall panels that dull with age and damage through use, Marlite's soilproof baked melamine finish shrugs off grease, stains, mars—even heat! Dirt just can't penetrate its hard, dent-resistant surface. A once-over ly with a damp cloth keeps Marlite and new-looking for years. And lite's ease of installation over old walls saves time and work, assures ter finished job.

Get complete details from Sweet Building Supply News Directory, c Marlite Division of Masonite Co tion, Dover, Ohio.

Marlite®

plastic-finished paneling

ANOTHER QUALITY PRODUCT OF MASONITE® RESEARCH

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JUST SEE ALL THE DOORS BERRY IS OPENING !





THE NEW BERRY AUTOMATIC INSTALLS IN 30 MINUTES !!! ONLY GARAGE DOOR OPENER GUARANTEED FOR 5 YEARS

■ Opens, closes garage door, lights up garage from inside your car. ■ Transistor-operated with portable pocket transmitter. ■ Completely pre-assembled, the Berry Automatic with pre-tuned electronic controls installs in just 30 minutes. *Other door openers require from two to four hours for installation.* ■ Servicing usually amounts to simple replacement of control box. ■ Mechanical components guaranteed for five years! *Most other makes guaranteed just one year.* ■ Installs on all types of garage doors—steel, wood, fiberglass, or aluminum. ■ For more information, write Berry Door Corporation, 2400 East Lincoln Ave., Birmingham, Michigan.



BREEZE-LIGHT, STORM-STRONG— BERRY STEEL DOORS PROTECT YOUR QUALITY REPUTATION OVER 700 TIMES A YEAR !!!

■ At least twice a day, over 700 times a year, Berry Steel Doors lift lightly, smoothly for owners. ■ Designed and constructed to trim your installation costs, yet they cost less than most others! ■ Sundrift primer saves on-site painting . . . won't chip, peel, or check. ■ Complete weather seal assures year-round protection against all weather in any climate. ■ Steel allows no warping, swelling or shrinking from heat or cold. ■ *Berry guarantees its quality-built steel doors for five years.* ■ Meets every need with a wide range of sectional and one-piece models.



WOOD DOORS COME TO BERRY !! STYLEMASTER HAS RUGGED CONSTRUCTION WITH HARDWARE THAT NEVER GROWS OLD !!

■ A quality newcomer, Berry Stylemaster Door is of heavy, kiln-dried lumber that insulates against all weather. ■ Hardware is of finest heavy-gauge steel to last the life of the door. ■ Has operating safety of over 200%. ■ Easy-up operation maintained with torsion or extension springs. ■ Fittings are rustproofed for corrosion resistance. ■ Wear and noise reduced with rugged ball bearing rollers and roller carriers. ■ Stability and accurate alignment assured by sturdy tapered tracks and adjustable support brackets. ■ Five models for double and single openings. ■ For detailed literature and specifications on Berry Steel or Stylemaster Doors, write to Berry Door Corporation, 2400 East Lincoln Avenue, Birmingham, Michigan.

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DOOR CORPORATION

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Volume XIX No. 5

HOUSE & HOME is published monthly by TIME INC Time & Life Building, Rockefeller Center, New York 20, N. Y. Yearly subscription payable in advance. To individual or firm (and their employes) engaged in building—design, construction, finance, realty; material distribution, production or manufacture; government agencies and supervisory employes; teachers and students of architecture and trade associations connected with the building industry; advertisers and publishers: U.S.A., Possessions, Canada, $6.00; elsewhere, $9.50. Single copies, if available, $1. All copies mailed flat. Please address all subscription correspondence to HOUSE & HOME, Time & Life Building, Rockefeller Center, New York 20, N. Y. When ordering change of address, please name the magazine and furnish an address label from a recent wrapper, or state exactly how the magazine is addressed. Both the old and the new address are required. Allow four weeks for the change.
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MAY 1961

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House & Home

Ninth annual merchandising issue

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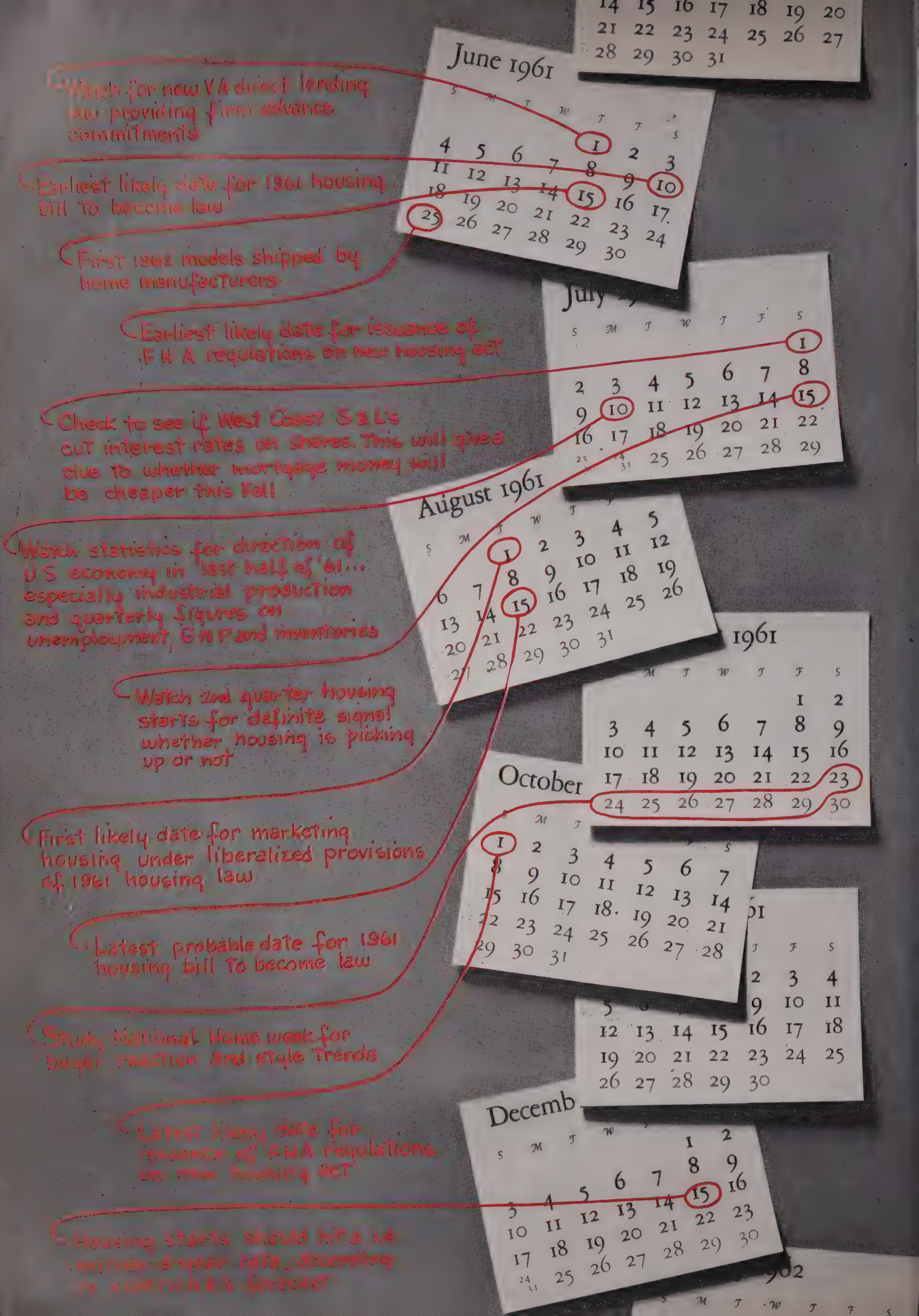
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House by Builder Harlan Lee, in Shadow Hills (Tarzana), Calif. Photo: Julius Shulman

COMING NEXT MONTH

28 AIA award-winning houses


June 1961
July
August 1961
1961
October
Decemb
Watch for new VA direct lending law providing firm advance commitments
Earliest likely date for 1961 housing bill to become law
First 1962 models shipped by home manufacturers
Earliest likely date for issuance of FHA regulations on new housing act
Check to see if West Coast S&L's cut interest rates on shares. This will give clue to whether mortgage money will be cheaper this Fall
Watch statistics for direction of U S economy in last half of '61... especially industrial production and quarterly figures on unemployment, GNP and inventories
Watch 2nd quarter housing starts for definite signal whether housing is picking up or not
First likely date for marketing housing under liberalized provisions of 1961 housing law
Latest probable date for 1961 housing bill to become law
Study National Home week for buyer reaction and style trends
Latest likely date for issuance of FHA regulations on new housing act
Housing starts should hit a 14 million 6-year rate, according to economists' forecast

How well you plan in the next seven months
may determine
how well you do in the next five years

Changing times make changing markets

Should you get into urban renewal? . . . Take on remodeling and modernization? Concentrate on trade-up? . . . Switch to shell houses? . . . Try co-ops? . . . Cut land costs with townhouses? . . . Drop to a lower price bracket? . . . Aim at special markets like retirement housing and the second house? . . . Shift to rental units? . . . Stick to your present line?

Questions like these make good sense to ask now that the overall housing market—for so long almost a monopoly of the suburban house—is in the process of branching out in other directions.

This change in the market has been slowly underway for many months, but its speed is likely to accelerate when Congress acts on the Administration's housing program. (See this month's News section for details.)

In some localities the proposed legislation is expected to create new markets or to reopen long inactive ones. And in some localities new fields of activity will rival or surpass the market importance of the suburban house. But, although other types of housing—and modernization of existing houses—are expected to take an increased share of the nation's building volume, construction of suburban houses, too, will be encouraged by the proposed "middle income" program. Even without allowance for this stimulant, the new suburban house is sure to continue in No. 1 place in tomorrow's more varied US housing market.

Whatever you figure to be your own best move in this new situation, your timing and the timing of your competitors can be all-important. You can get a line on outside events from the calendar notes, opposite. They give you dates to check, and a basis for gauging the probable speed of coming changes.

In a time like the present it is easy to lag behind the market. But it is almost as

easy—and just as dangerous—to get yourself too far ahead. Most experts believe that whatever pick-up the market may experience from other causes later this year, the effect of new legislation in 1961 will be largely psychological. The new programs will probably not add appreciably to total dollar volume until sometime in '62.

The housing industry must start tooling up now to take advantage of the new FHA programs

This is especially true when the new program is as radically different from the old as is the Administration's proposal for $10,000 modernization financing via FHA 25-year loans.

The tool-up period could take years just as it did when FHA Sec 608 became law and only a handful of builders were ready. Although there is no need for a long delay, some time lag between passage of the new housing bill and the start-up of the flow of 25-year modernization loans is inevitable. Builders and lenders both must make their own plans and their plans will at best be hazy and iffy until after the legislation is passed and FHA has issued regulations that spell out the ground rules.

But builders and lumber dealers and others who want to capitalize on the modernization opportunities in the changing market need not lose time during coming weeks.

Two important steps can be taken immediately: 1) You can analyze the potential market in your community for up-to-$10,000 long-term financed modernization and remodeling—and don't overlook 5-, 10- and 15-year old houses where many of today's most successful remodelers find their best prospects; 2) You can study the operations of today's new one-stop modernizers, especially their pricing systems and their sales and merchandising techniques. (You can get help from H&H's July '60 Modernization issue, and later from a new Remodeling issue to appear Sept '61.)

But, 40-year financing for middle-income houses needs less tool-up time than most FHA programs

How fast some builders hope to act is suggested by reports from mortgage men that builders are already shying away from advance commitments on present terms. (This may tend to hold down starts until the new terms are available. For details, see this month's News section.)

Builders divide sharply over how much 40-year financing will help sales. "It will be the biggest boon of any housing law in ten years," says President Frank E. Mackle Jr of General Development Co, Miami. The plan helps right where Mackle is selling: from $8,500 (for one bedroom, one bath) to $14,000 (three bedrooms, two baths). Executive VP Tom Ferris estimates a 10% sales jump would result when and if Mackle could put no-down 40-year 221 units on the Florida market.

On the other hand, Dale Bellamah of Albuquerque, biggest builder in New Mexico and often a champion of low-priced housing, says the new legislation "would help but wouldn't be a big thing." The real problem, says Bellamah, "is qualifying buyers." Albuquerque already has new FHA-approved three-bedroom houses priced as low as $8,250. (For a coast-to-coast sampling of "middle-income" houses see *p 280*.)

To get into urban renewal you need two things: a lot of capital and FHA and URA know-how

But the return on renewal projects is very attractive. That is the consensus of several of the nation's top operators in the urban-renewal market.

How much money do you need? One builder puts it at "a minimum of 5% of the project's total cost—and 10% to be safe, regardless of whether there is a 98% loan." A realtor currently involved in four renewal projects says he will have $200,000 invested in each before he gets back any cash flow. He adds that it costs about $25,000 a project just to make a pitch for the business.

"An operative builder with good relations with FHA can get himself some partners and go into urban renewal. It takes a general realty knowledge plus a working familiarity with FHA procedures—and you must be willing to wait from two to six years for your profits. Then urban renewal is a good thing. A good project should return 10% to 15% per annum on your invested capital."

Here are four more urban-renewal tips: 1) Make very careful market studies, locally; 2) Try to get on your team an architect who has had experience in urban renewal; 3) Look for possible tie-ups with materials manufacturers who want to push their products and improve their corporate image (both Alcoa and Reynolds, for instance, are already backing or actively participating in renewal projects); 4) Don't overlook the sideline profits in shopping centers in renovated neighborhoods. (For more on urban renewal see this month's News section and H&H's forthcoming July issue on multiple housing.)

This is sure: no matter how the market changes, no matter what you build, the sale is the payoff

And you can never safely take it for granted in any of your plans.

Even in the most favorable special situation, even if you are building rental housing or offering houses for nothing down, the final test for all your plans and decisions is whether enough people like your product enough—its location, its price, its plan, its home-like qualities—to want to move into it rather than to live somewhere else. This test is just as inevitable for urban-renewal housing, for shell houses, and retirement projects as it is for the familiar suburban house.

Eleven times a year the pages of HOUSE & HOME are devoted primarily to the housing product, to all the many aspects of creating better homes—subjects that range from land to architectural design, from community facilities to ways to build houses better for less. This annual issue is the exception; it is concerned mainly with marketing and merchandising. You will find material on basic problems like advertising, presentation, and sales training, a comprehensive report on market analysis techniques, and a special section (starting on *p 209*) in which manufacturers offer you their merchandising help.

So the following pages were researched, written and edited to bring you fresh ideas and suggestions from housing men all over the country on how to sell in today's and tomorrow's changing market.



If you start it soon enough, and carry it far enough,

there is no more effective marketing technique than

POST-SALE SELLING

The good will generated by a good job of post-sale selling spreads far and wide

—and sends you back many pre-sold prospects

The high point of Tulsa Builder Jim Nuckolls' post-sale selling comes when he pops the cork in the owner's home on move-in day.

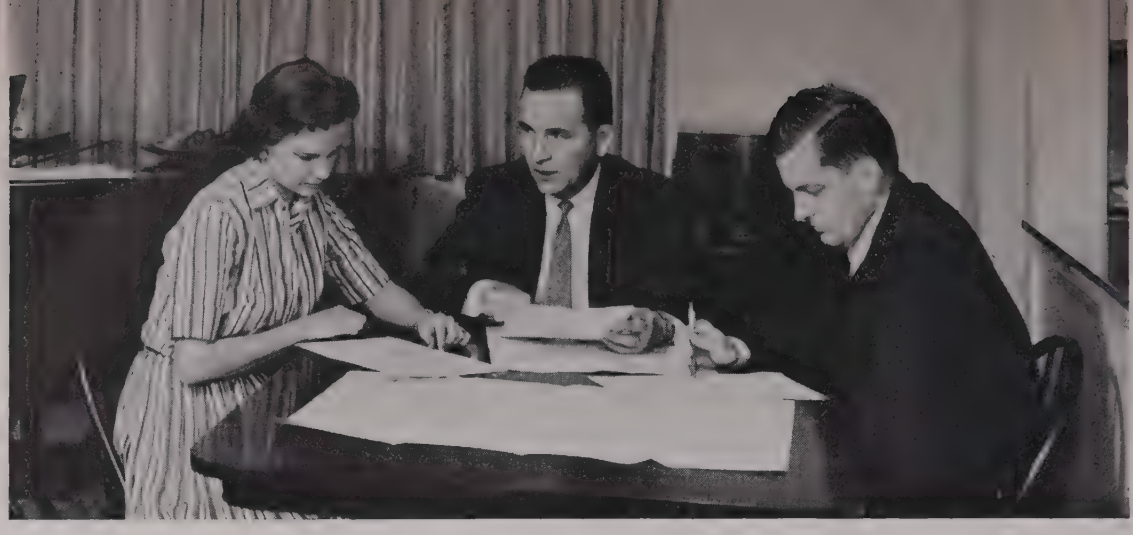
Nuckolls' champagne move-in parties are not the start of his post-sale selling—nor are they the wind-up. The parties have spread Nuckolls' name widely in the homebuilding industry, but what few builders realize is that this festive occasion is only one of many carefully planned post-sale selling devices.

In fact, says Nuckolls, whether a builder holds such a party is not important in itself. "All that matters," he says, "is that you have a well thought-out post-sale program in your company, whether you build ten houses or a thousand, in high or low price brackets. The cost of post-sale selling is minor compared to the cost of an unhappy customer."

Nuckolls' program begins the instant the contract is signed—and it continues long after the buyer moves in (for details, see the next four pages). Everyone on the staff plays a part, and even subcontractors have a role in Nuckolls' "don't fight 'em—join 'em" plan to keep buyers happy.

Is the game really worth the candle? Says Nuckolls: "As nearly as we can tell, post-sale selling accounts for 70% of our sales [about 70 houses a year in the $20,000 to $50,000 class]. There is almost nothing a satisfied owner likes more than to show off his home and talk about what a good builder he chose. So, many of our prospects are half-sold on us before we even meet them. And many buyers buy a second house from us when they want a bigger or higher-priced home."

continued



Start post-sale selling as soon as the contract is signed

Before ground is broken, Nuckolls' Sales Manager Bob Leake, center, holds several post-sale meetings—usually in the buyers' old house.

Here, meeting with Buyers Bill and Jeanne Loār, Leake reviews specifications. Says Nuckolls: "This is perhaps the most important part of post-sale selling. The more careful you are to avoid misunderstandings about contract terms—both *before and after* it is signed —the more satisfied your buyers will be." Leake also talks over changes and additions. "We encourage changes. Yet the average buyer spends only about $250 for extras."

Photos: Carl Thompson



Give buyers a blueprint, and make them feel welcome at the building site

"Buyers get a real kick out of seeing their house going up," says Nuckolls. Here Salesman Leake and Superintendent Charles Gilmore explain siting plan to Mrs Loār, while Bill Loār holds tape.



Choose subs who can talk to your buyers, and introduce them early

Says Nuckolls: "We get the best subs we can, and [Superintendent] Charley Gilmore introduces them to our buyers. A good sub inspires confidence. Later on buyers will accept any headaches coolly, and will confidently call in 'their' plumber or electrician." Here, Plumbing Contractor E. O. Prendergrass explains system to the Loārs.



Reassure buyers about material choices by offering expert help

"Many buyers are uncertain of their ability to make the right decorating choices—and this affects their confidence in their house purchase," says Nuckolls. To reassure them, Nuckolls spends $25 a house to offer a free decorating service. Here, Decorator Helen Rambo, right, and Mrs William Crouch, whose new house is under construction, look over tile samples in Nuckolls' furnished model.



And let the woman be a woman about colors—even if it costs you extra

"We do our own painting," says Nuckolls, "though it costs $200 more than a sub would charge. We do it so we can insist the painter be patient while the housewife debates about colors, and because we can get the quality we want, make callbacks quickly, and match colors." Here, Mrs. Crouch checks stain with Painter Willard Smith.

Photos: Carl Thompson





Make move-in day an occasion your buyers will remember—and talk about



At dinner time on move-in day, Nuckolls and Sales Manager Bob Leake take over for the tired housewife.

Leake, an excellent amateur chef, barbeques and serves a ham dinner, while Nuckolls presides over the festivities and pours the champagne (photos above). After dinner, Nuckolls gives the homeowners a wall barometer bearing his firm's nameplate (left), a guest register, and the champagne glasses just used in the toasting. And he takes Polaroid photos (below) which the buyers—here, the Charles Miller family—can keep as mementos and show their friends.

"The party costs us about $65," says Nuckolls, "but it is a fine investment. It gives the tired family a lift they seldom forget. And it builds good will that leads directly to more sales. If you sell a lot of houses at lower prices, you might at least have your salesman give buyers a bottle of champagne —and the glasses to drink it—on move-in day. The extra personal touch is what matters."





Ask the buyer about touch-up jobs he'd like done—and do them promptly

Nuckolls asks buyers to keep a list of fix-up jobs, and 30 days after move-in, his crews and subs do all the jobs at once. And for a year more, he checks with buyers to see that everything is in order, makes most repairs without charge. Here, Sales Manager Leake makes a note of painting mistake on fascia of Buyer George O'Bar's new house.



Then keep your relationship on a friendly drop-in basis

"We are very proud that we are welcome in every home we build," says Nuckolls. But the drop-in visits have a practical side too: Here Bob Leake visits Owners George and Betty O'Bar, asks them for names of friends who have visited the new house and "might be interested in buying a new house from us." / END



DRIVE-IN APPEAL

The view people get through the windshield as they drive around your property brings them back and starts them talking—or sends them by fast the next time

There's no mystery about it. Today more and more people care almost as much about the neighborhood as they do about the house—and neighborhood is something everyone can quickly see and quickly judge for himself.

So if the entrance to your property is inviting—if people see green grass, some trees, and well finished roads, if your signs are good looking and legible but not



Entrance to Carrollwood, a subdivision near Tampa by Matt Jetton

overbearing, if your construction equipment is out of sight and not scattered all over the place like the aftermath of an invasion—people will just naturally want to drive in and look around.

And if visitors like what they see, if your neighborhood looks like a good place to live, even visitors who are just out for an afternoon's drive will go away talking about your project and—as likely as not—send their friends to see it.

Many a family goes on living in their old home when they could afford a much better new one simply because they find it too much of a wrench to leave an old neighborhood and move into a new one that still looks raw and unfinished. For these hard-to-sell families, drive-in appeal is your greatest ally. If, in addition, you offer the right house, and have something to attract the youngsters, and can point to convenient churches, schools, and stores, then the whole family will be eager to start packing.

Is all this too hard to do? Not at all. And it pays. Turn the page and look at Matt Jetton's Carrollwood near Tampa.



THE ENTRANCE to Matt Jetton's Carrollwood is right off a major north-south highway, but the main part of the property fronts on two lakes and is in an area of orange groves. So visitors do not have to go through a bad neighborhood (see also map, right, and photo on previous page). As soon as the visitor passes through the gates, he sees a landscaped area and the architect-designed sales office and "Home Planning Center" with model houses just beyond. Cars, usually parked in front of the office, give an impression of activity. Signs at right are clearly visible but restrained.

Photos: Amick



THREE MODEL HOUSES, landscaped and fenced in front, are convenient to the sales office but far enough away so the area does not seem crowded. The sales and display area looks permanent—gives visitors the impression that Builder Jetton is there to stay, that he is a successful businessman and someone they can depend on.







CENTER STRIP OF BOULEVARD is planted with palm trees and shrubs. Grass is kept trimmed. Planting is planned so there is almost always something in bloom.

continued



CURVED STREETS, like the one shown here, culs-de-sac, and a variety of street layouts add interest and individuality to Jetton's neighborhoods.





THE WAY HOUSES ARE SITED ON LOTS is perhaps the greatest single asset of Jetton's neighborhoods—and the surest means of keeping his community from looking like a tract development. Jetton and his designer work hard to vary the exterior design and color of houses in the same neighborhood. Each house is planned to fit a particular lot; most buyers select a lot first and only then select the house to go on it.



TREE-SHADED LOTS give Jetton's new neighborhoods an established quality. He sites houses to save as many trees as possible. Many houses are surrounded by fruit-bearing orange trees.

RECREATION BUILDING, where children are often playing, attracts prospective buyers with children of their own and people who want a lakefront spot for boating and relaxation. The building is identified by a neat sign on the boulevard side.



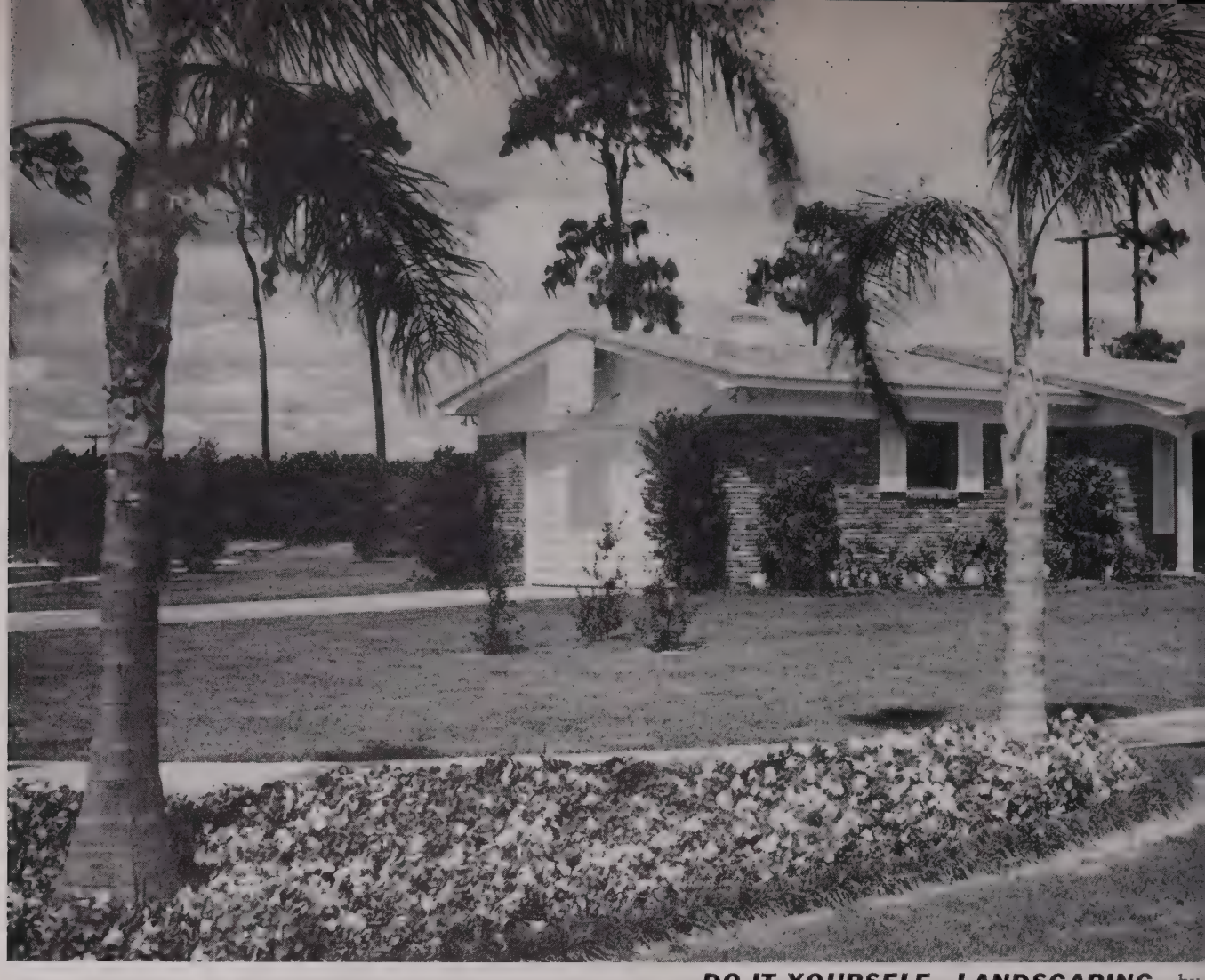
Photos: Amick



LAKEFRONT PROPERTY is another big selling point at Carrollwood, and its lakefront sites bring premium prices. Jetton's community is built around one large lake and part of another. Sites slope down to the water where some homeowners have built docks for swimming, fishing, and mooring boats. Jetton has taken options on property bordering a third lake.

continued

Drive-in appeal
continued



DO-IT-YOURSELF LANDSCAPING by home-owners gets encouragement from Jetton. He sponsors a garden club, to which many Carrollwood women belong; and offers prizes during national home week for the best looking lawns and at Christmas for the best decorated houses. Among his most enthusiastic gardeners are about 20 faculty members from a nearby university. He says their example sets a pattern that other homebuyers tend to follow.



CIRCULAR DRIVEWAYS, like the one at the left, echo Jetton's curved streets (see *p 144*) and help to set off his houses. Many of the houses are L-shaped and the garage or carport often does not face the street. And on corner lots, the driveway entrance is usually from the side.



VARIETY OF HOUSES includes two-story models like this, a relative rarity in Florida's new-house market. Waterfront lots are extra wide, but even on smaller lots, houses do not seem crowded.



Photos: Amick



MOOD OF RELAXED LIVING established by Jetton's neighborhoods and strengthened by his houses—leaves a lasting impression on visitors.

/END



Photos: Camera Corner



At long last, a builder has come up with the ultimate in

THE LIVED-IN LOOK:

a real family at home around the clock in an open model so prospects can see exactly how livable the house is

For six weeks last winter, Jack and Phyllis Jones and their children lived like goldfish—as live models in a Park Forest builder's furnished open house.

And for the six weeks, Builder Edward Kirk's $18,750 model was talked about all over the Chicago area. The stunt brought him publicity in all daily newspapers (though he ran ads only in one suburban paper), and more than 6,000 visitors came out to see the house the Joneses live in.

Sales? Says Kirk: "Not many of this model, but the big turnout boosted sales sharply in our nearby development of higher-priced houses. The Joneses were charming hosts who made everyone feel welcome. We gained a tremendous amount of good will that is still paying off in sales we can trace back to this promotion. The only cost to us is the discount we are giving the Joneses on the house [a US Steel Homes prefab] they plan to buy."

Like all such special promotions, Kirk's idea depends for its success on novelty and publicity value—factors that worked well for Kirk for several weeks. How many times other builders can successfully repeat the act is problematic. But his idea does show what you can do to attract prospects with an imaginative new idea if you plan it well and time it right.

To see more pictures of why the Joneses made news, turn the page

Photos: Camera Corner



"Prospects had fun...and went away talking about us"



"Too often, families find
house-hunting a painful experience.
We ought to make it a happy time."

—Builder Edward Kirk, Park Forest, Ill.



Turn the page to see three other special promotions



Paul Ambrico

Hula girls sway aloha in Hawaiian-style promotion

Eight of them swung through downtown San Antonio to stir interest in the opening of Builder Ray Ellison's Tradewinds subdivision. At the opening itself, the girls pinned orchids on women and hung leis on men—and had plenty to do, because 5,000 people came out the first weekend and many more the following week. Visitors saw tall palm trees and statues of Polynesian gods flanking a thatched-roof entrance to the model area. The houses have Pacifica exteriors. Interiors are furnished in an Oriental motif. Results: the first section of 40 houses sold out the first weekend.

Robert Steinau



There's nothing like a fire to bring out the crowds

So Louisville Builders Jesse Bollinger and George Martin arranged with the city fire department to burn down several condemned houses in an urban renewal area.

The idea: to publicize the opening of Bollinger-Martin's new town houses (H&H, Mar) in the same area.

Immediate result: Thousands of people came from miles around when they saw smoke billowing from the burning houses.

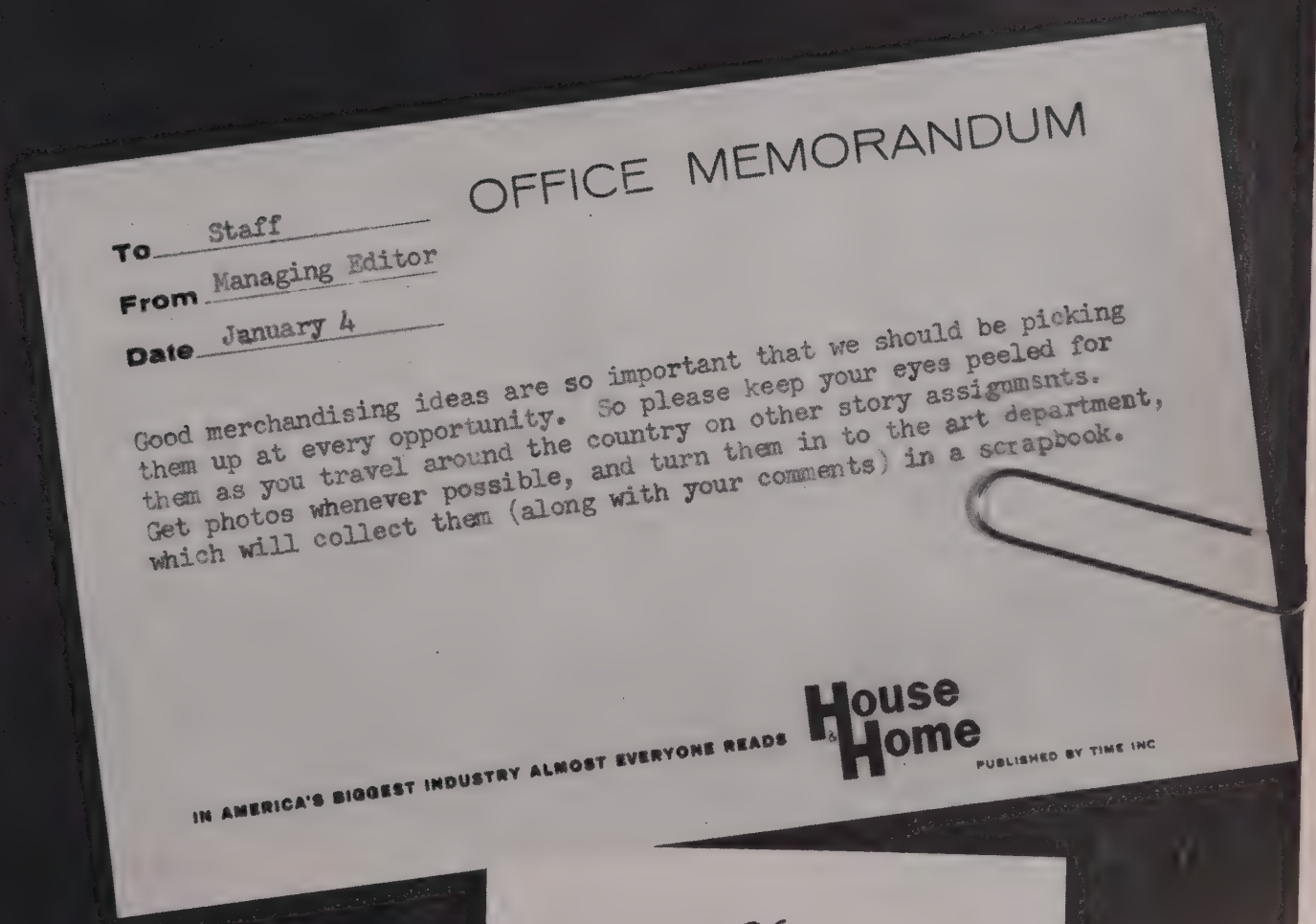
Long-range result: more than 300 town-house sales in two months.

O dinna ye hear the skirl o' the pipes?

In South Bend, Ind. last fall, the strains of bagpipe music (courtesy of a local Caledonia Kilty Band), heralded the opening of Builder Andy Place's Scottsdale. And Place used other Scottish tie-ins to attract big crowds. Streets bear the names of Scottish castles and actual stones from the castles have been set in sidewalks. Heather is planted near model houses and salesmen wear tartan ties and Scottish plumes in their lapels. Result: immediate city-wide awareness of the Scottsdale area. Sales have passed the $500,000 mark and more Scottish promotions are planned this year. /END



SCRAPBOOK



OFFICE MEMORANDUM

To Staff

From Managing Editor

Date January 4

Good merchandising ideas are so important that we should be picking them up at every opportunity. So please keep your eyes peeled for them as you travel around the country on other story assignments. Get photos whenever possible, and turn them in to the art department, which will collect them (along with your comments) in a scrapbook.

IN AMERICA'S BIGGEST INDUSTRY ALMOST EVERYONE READS House & Home PUBLISHED BY TIME INC

1961

MERCHANDISING IDEAS



SALES AREA IDEAS FROM DON HUBER (Dayton)



① Put models around a cul-de-sac

② Hide the area behind a high fence

③ Keep the fence in tight to reduce backyard landscaping

④ "Baffle" the entrance so visitors get quick impact when they walk in



This pagoda got an A I A award
(Latipac-Perini, San Rafael, Calif)



South-Pacific theme
(Ray Ellison, San Antonio)

HOW OFF-BEAT CAN SALES OFFICES GET!



This houseboat-office
is near the beach
(Ben Deane, M.J. Brock,
Pacific Sands, Calif)





HOW TO CATCH MORE TRAFFIC

Orange County (Calif) builders pick up an old Long Island idea - put models on highways instead of back in developments



"Crow's nest" lets visitors see development in distance



Model names on post lamps -
a neat way to push colonial theme
(Community Builders, Annandale, Va)



Look what night lighting can do for models!
(Haft-Gaines, Ft Lauderdale)



Map plays up big asset: Lots of lakefront sites

Entrance to Matt Jetton's sales office (Tampa)



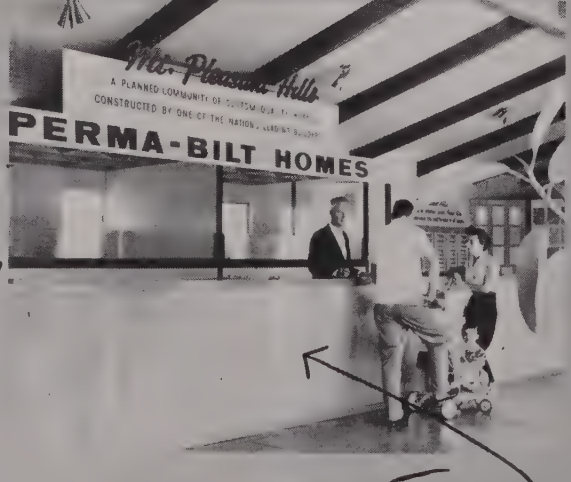
Jetton's "color bar" – decorators help buyers pick colors & fabrics



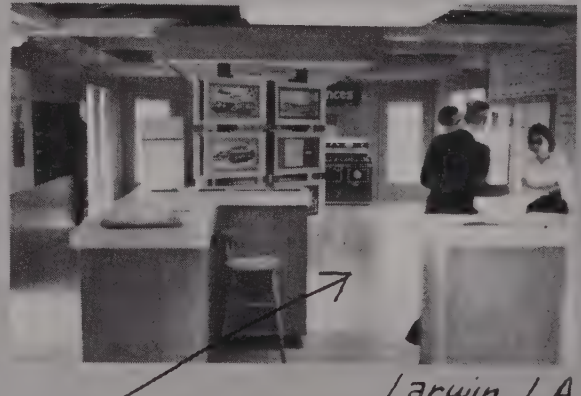
sign says "come in and cool off"

outside temperature

GREAT WAY TO SELL AIR CONDITIONING!



Perma-Bilt, Santa Clara



Larwin, LA

CONTRAST IN SALES COUNTERS: closed in & open (so salesmen seem more approachable)

House Beautiful Home NEXT MONTH



- *1961 A.I.A. Awards For Better Living Competition*— Photos, Drawings, And Details For The 20 Custom & Production House Winners
- Full Report On The New Electronic Equipment That Can Reduce Costs
- 15-Page News Section On Mortgage Money, Market Trends, Building Conditions, Material Prices And Shortages

FORUM NEXT MONTH



IBM Laboratory at Yorktown
by Eero Saarinen

Methods of Air Conditioning
Older Buildings

Continental Terrace Apartments,
Cambridge, by Hugh Stubbins

Our Blighted Waterfronts,
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Forum is an industry-wide source of information and ideas on architecture (and the allied arts), engineering, construction, materials, costs, legislation, realty and finance.

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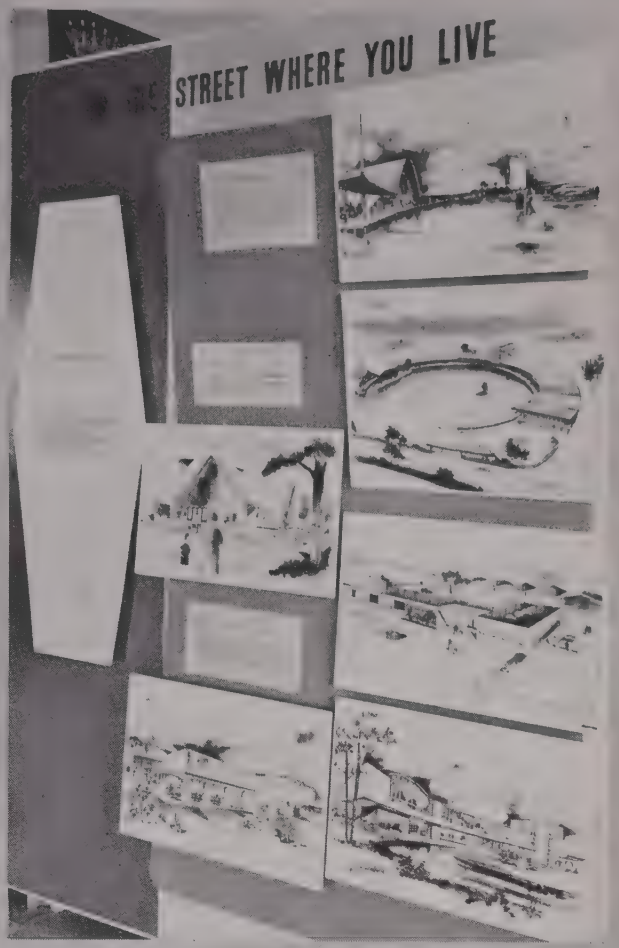
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They even put tiny houses on this relief map

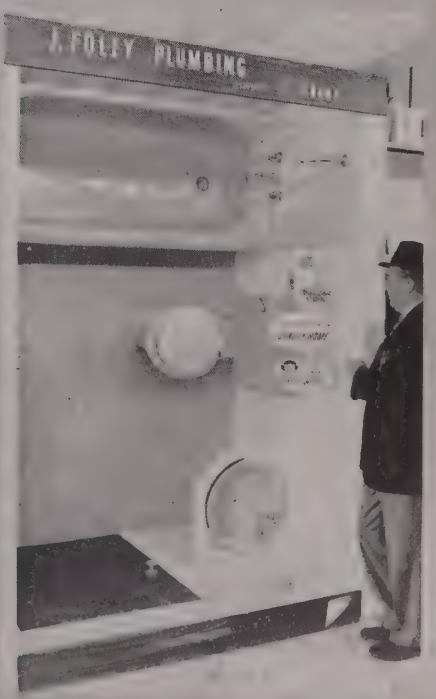


Future schools, churches, shopping centers

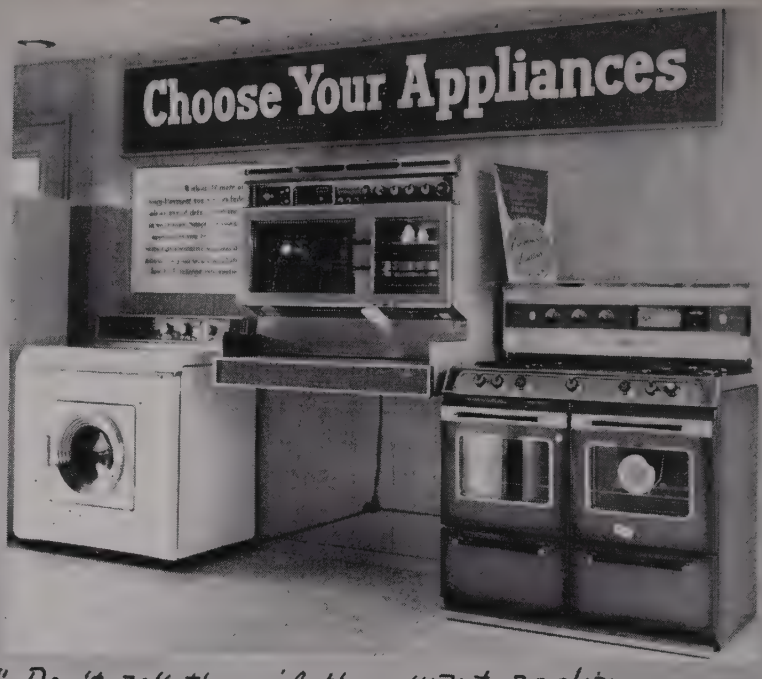
HERE'S HOW CANADA'S BIGGEST BUILDER DOES IT
(Consolidated Building Corp, Toronto)



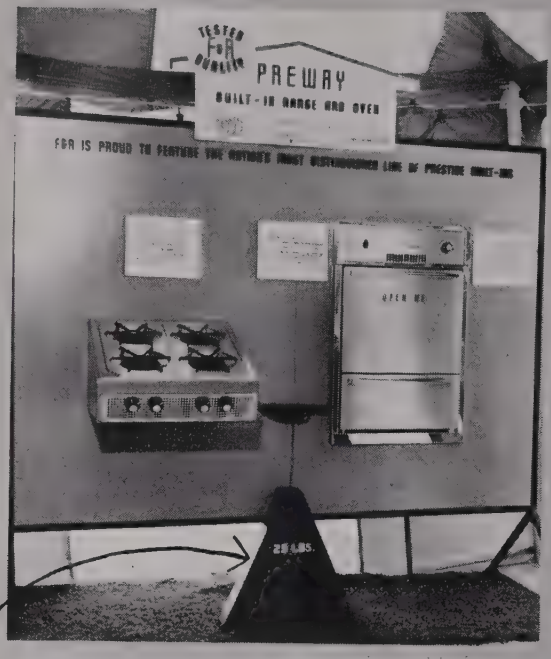
This model display has everything—
renderings, 3-D plans, and landscaped scale models



—and how about this bathroom exhibit!



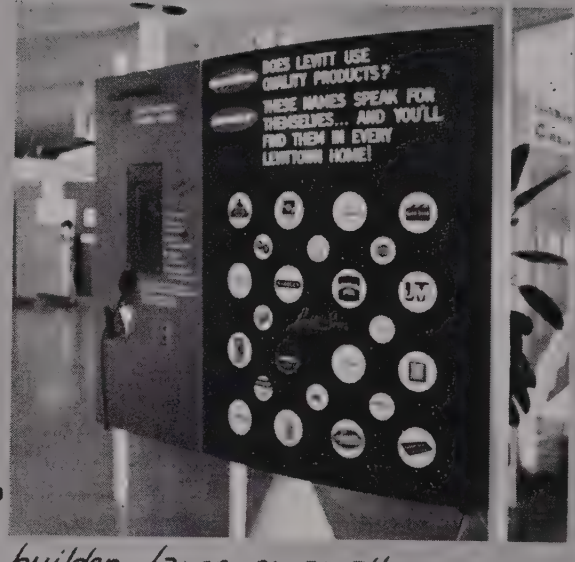
"Don't ask them if they want appliances, ask them which ones" – Larry Weinberg, L A



SMART PITCH FOR A WALL OVEN:

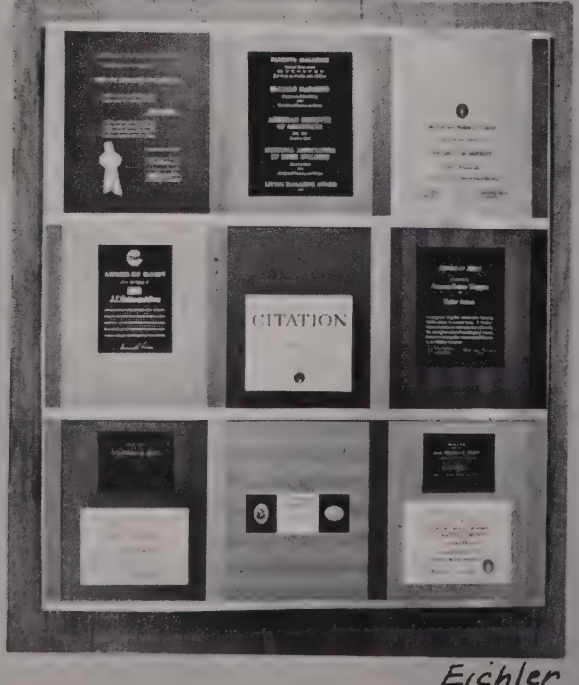
Don't make your wife a weight lifter (F & R Builders, Miami)

Action display invites visitors to lift what a woman lifts when she takes a large Turkey out of a floor-level oven

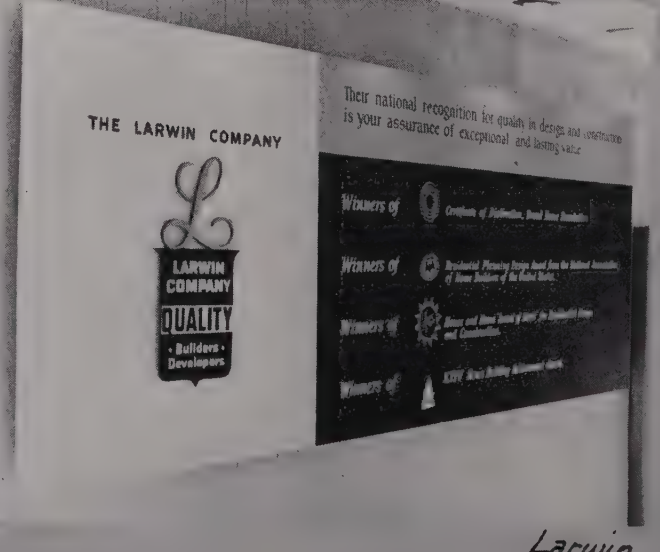


BIG BUILDER'S BRAND-NAME PANEL →

– a low-cost display for any builder, large or small

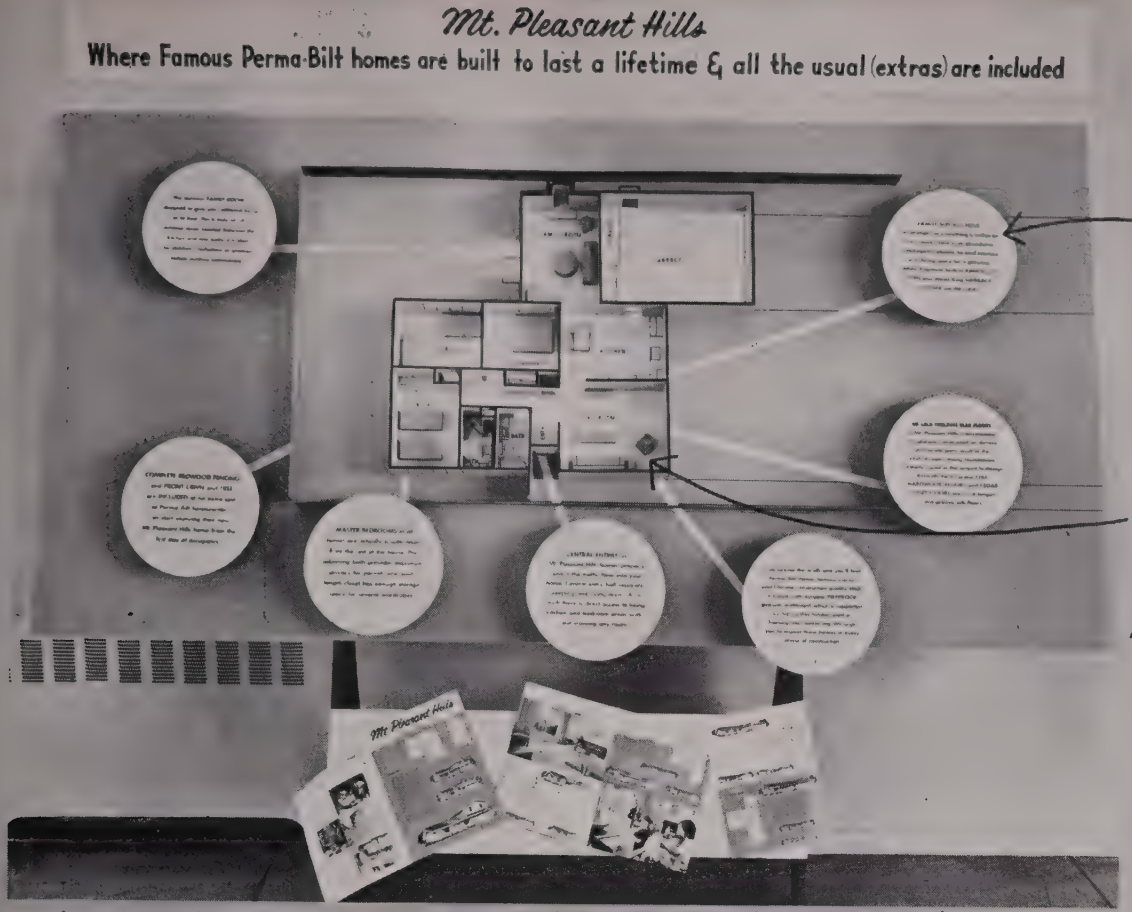


Eichler



Larwin

How they "show their credentials"



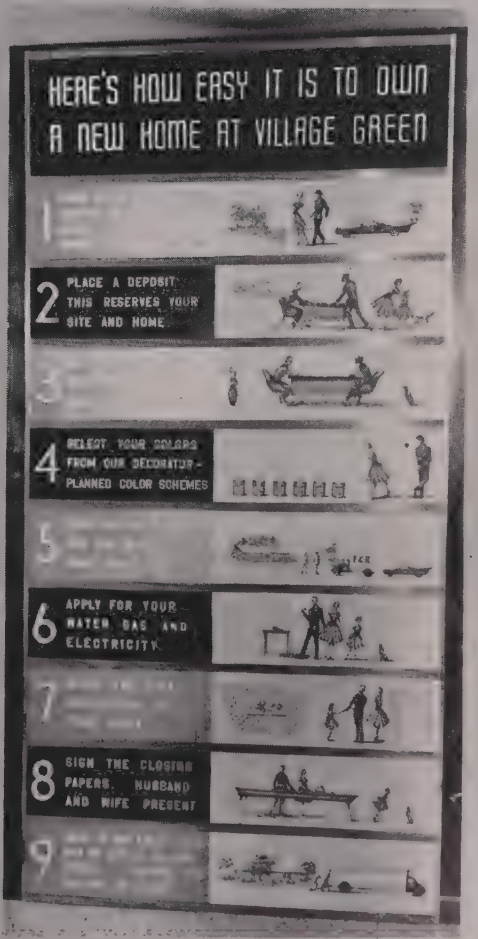
Signs talk features without getting in the way

Model furniture shows possibilities of each room

Here's a 3-D display that really sells a floor plan!



the pictures that pop out of this map are ordinary postcards. they illustrate nearby recreation areas



Display by Gene Fisher (Miami) takes the mystery out of buying a house

"You can't luck your way up anymore"

Changing times in homebuilding

put a heavy penalty on the builder who still flies by the seat of his pants

And there is no need to take the risk. Builders can use market research the same way today's pilots use a flight plan to avoid trouble ahead.

The need to look ahead is more urgent now than ever. When the market was roaring upward and a builder had little or no competition, he could make little mistakes (and even a few big ones) and still the boom would take care of him. Today he cannot be so careless. There is hardly a city in the country where there isn't tough competition or where the demand for houses is so strong that a builder can sell anything he puts up. So every builder needs market research to guide him.

One mark of the changing times in homebuilding is that in almost every city a slightly smaller market is being shared by a larger number of builders. For example, "the Florida market is still a good market," says Realtor Irving Kern, "but now there are about ten times as many builders to divide it up." The same could be said for Sacramento and other growth cities. In those cities a builder's biggest problem, ironically enough, is how to succeed in spite of the boom.

These boom cities have helped create another phenomenon: the mobile builder. Mobile builders are restless, energetic men with both money and experience who are reshaping homebuilding in many cities. With their capital, their know-how, and their staffs of experts, they are formidable competition. Wherever business is good, local builders can not afford to make plans that ignore the possibility of new competition from a mobile (and perhaps larger and more efficient) builder.

To succeed today against this competition, a builder has to do almost everything right. He must start with those prime requirements taught in all the NAHB merchandising courses: the right house in the right location at the right price. But for each builder and each area, the big question is what is "right"? Market research can help supply the answer.

THE RIGHT LOCATION: if you can find it you have solved your No. 1 marketing problem

Ask a realtor what makes a house sell fast and he will start with "a good location."

Some merchandising experts go even farther. "The three basic 'musts' for selling are location, location, location," stress NAHB training courses.

Says Builder Martin Gleich speaking of the dog-eat-dog housing market in San Diego: "Location is more important now than ever before."

Of course the right location is different in different price classes. An excellent location for a $12,000 house can be a poor location for one at $18,000. And what is right for the $18,000 house may be poor for one at $30,000.

For a builder, the right location is one where buyers in his price class will want to live. Because this is often a highly emotional matter for the buyer, it can be full of uncertainty and surprises for the builder.

Here are three sound principles to follow to take the guesswork out of buying land.

First, be sure you are in a growth area

Whether you are considering buying land in a new town, a new suburb, or just a different part of town from where you have been selling, you gain a big sales stimulus if your area is growing. Then you ride with the current, not against it. Here are nine test questions to help you check on the growth of an area:

1. Did the population grow significantly from 1950 to 1960?
2. Are factories or other employers planning to enlarge?
3. Are new employers likely to move into the area?
4. Have new shopping centers been built here recently?
5. Have new schools been built or scheduled to be built?
6. Do leading realtors believe the town is growing in this direction?
7. Does a map of new-house locations show a trend to this direction?
8. Are more expensive houses (than you plan to build) in this part of town?
9. Is a new research laboratory, central office, government installation, or other desirable type of white-collar employer likely to move into this area soon?

Second, be sure you are in a good neighborhood

"People buy neighborhoods as much as they buy houses," says Marketing Consultant Jim Mills. "When a family drives around and likes these surroundings, we never have trouble selling him a house," says Salesman Charles Hayes of Tampa's Carrollwood, (see *p 140*). Charlie Cheezem's salesmen in St Petersburg find they can sell easiest after they have shown prospects through their orange-grove streets.

"Buying a house is an emotional act," says Consultant Stanley Edge. "A family is bombarded with pleasant impressions when they see new houses in a beautiful setting or in a prestige location where they would like to live."

Here are ten features that help make a good neighborhood:

1. A pleasant approach.
2. Some kind of neighborhood asset: a golf course, lake, park, college.
3. Well established trees.
4. Nearby schools, churches, shops, recreation areas.
5. A good road from downtown.
6. Frequent bus or train service from downtown.
7. Safe streets, a safe access from main roads.
8. Other active subdivisions nearby so buyers will not feel isolated.
9. Land of a shape and character that lends itself to a good street pattern.
10. Absence of undesirable elements (listed below).

Third, be sure your location is not booby trapped

Loud cries of anguish have, in the past few years, come from builders who bought what they thought was good land and who later had heavy losses because they had overlooked some hidden defect.

Often when a new piece of land comes on the market a builder buys it in a rush without taking time to study all the angles. One well known California builder recently admitted: "Why, I've bought land I hadn't even seen. I knew about where it was and what it was worth." Sometimes a builder finds land that has been bypassed for no apparent reason and so he assumes he's found a "sleeper" that will turn into something of great value. Often builders buy land that is so cheap they assume they can't lose at such a bargain price.

But, even for experienced landbuyers, there are plenty of pitfalls. Before you close your next deal, check through the questions on *p 164* so you won't overlook a hidden defect.

continued

Before you buy land—have you looked into all the possible pitfalls? Here are some down-to-earth questions you should ask yourself

The best piece of land you can find is only as good as the house sales you can develop from it. You will save yourself headaches —and make yourself profits—if you look carefully into every "bargain" you find. For example:

1. Are there large, successful builders nearby (especially on the same road closer to town) who will provide very tough competition? ☐
2. Have any builders failed recently in this immediate neighborhood? ☐
3. Have out-of-town builders considered moving here (taken options, etc) and then changed their minds? ☐
4. Are there efficient subcontractors and labor available? ☐
5. Is the market so competitive you could not afford to do as much advertising or as expensive a job of merchandising as other nearby builders? ☐
6. Has an engineer you have confidence in walked over the property, and, if necessary, made soil tests and other studies to assure you this is buildable land? ☐
7. Has this parcel been peddled around to other builders who rejected it? ☐
8. Are you positive you understand the zoning and can live with it? ☐
9. Are there easements over the property? ☐
10. Can you solve any drainage problems? ☐
11. Are there mosquitoes, fog, smog, noise, or smells? ☐
12. Is this part of town a one-industry area that could be badly hurt by layoffs? ☐
13. Is this area heavily dependent on Army, Navy, or Air Force units that might be withdrawn? ☐
14. Is this area overbuilt with apartments that offer serious competition to new houses? ☐
15. Is there a good chance that real estate taxes will be increased substantially soon? ☐
16. Are new highways planned whose location is not decided and which might tie up the whole area for a year or two? ☐
17. Is nearby land zoned for outdoor movies, commercial buildings, or any other purpose which homeowners would consider a liability? ☐
18. Is the parcel large enough so that your pioneering will pay off for you? ☐
19. Has the property a poor approach? ☐
20. Are there nearby shack towns or other undesirable elements? ☐
21. Are you surrounded by subdivisions where houses sell for several thousand dollars less than yours? ☐
22. Are you so far out of town that you need to sell for $2,000 less than builders closer in? ☐
23. If you are selling to minority groups, can you give them the recreation facilities, bus lines, and other conveniences they demand? ☐
24. Can you offer as much house for the money as nearby competitive builders? ☐
25. Has a big local builder, or an out-of-town builder, an option on land nearby that could spoil your sales once he opens up? ☐
26. Would an experienced local realtor refuse to try to sell houses here? ☐
27. Have FHA, VA, or local lenders rejected this land? ☐
28. Are sewers available? ☐
29. Is water available? ☐
30. Is gas available? ☐
31. Is electricity available? ☐
32. If sewer and water are not available, have you positive proof you have an economic alternative? ☐

THE RIGHT PRICE: in today's changing market yesterday's right price may be too high—or too low

When a builder can't sell his houses other builders often say, "Naturally—there's no market at that price."

In contrast, when a builder has an outstanding success, other builders may explain it by saying, "He was lucky to hit just the right price. There was a market waiting for him."

"The right price" seems to be any price at which houses sell in enough volume to satisfy the builder. A builder of $8,250 houses may have to sell 100 a year to make his project worthwhile (to pay for his sewer plant, paving, land costs, etc) but a builder of $40,000 houses may have a happy little market at eight or ten a year. Each has the right price if he can meet his sales quota.

Hitting the right price is one of the most difficult jobs a builder has. He may have to decide on his selling price a year ahead if he wants to find land where the cost is in keeping with his sales price. He also has to try to guess what FHA or VA will be doing in another six months or a year because he knows from sad experience that if the government offers special inducements to builders selling a $12,500 house, he may have difficulty with houses at $14,000.

The right price is also heavily influenced by competition, by unsold houses (both old and new), and by what price brackets the local mortgage men and out-of-town lenders believe is a good price to attract buyers. Above all, the right price is directly related to buyers' pocketbooks. Houses are like cars: there is a market for cars of every price from the $100 jalopy a high-school boy can buy up to a Rolls-Royce at $16,000. But market size varies with each price.

The shifting price of best-selling houses was a critical factor in many cities last year. In some Ohio cities, for example, the price of best sellers moved up as much as $5,000 or $10,000. The sale of houses around $14,000 (best sellers the year before) practically dried up because potential buyers were involved in strikes or lay-offs. They were far more frightened and worried than higher-income families.

Said Bill Hendy of Cincinnati's Arcose Co, "The $13,000 to $15,000 market is grinding to a halt here. There's just no demand. So builders are shifting up to $16,000 to $20,000."

On the other hand, in many cities there had been a vacuum in house production at $12,000 and $15,000 and builders found there was a backlog of buyers for such houses. For example: Andy Latch and Jim Nuckolls (and other smart builders in Tulsa) were well aware there was a market for 203 (i) houses at around $8,250. Latch and Nuckolls bought land far enough out to be cheap and built a sewage plant and a water system that got FHA approval. Their sales showed that

for many families $8,250 was the "right" price.

Shifts in best-selling price classes may be affected by a single new employer. Or a new superhighway may open a whole new area.

The right price is always related to location, house size, and design. In a city where there appears to be no market for $18,000 ranch houses, for example, there may be a good market for $18,000 splits or two-story houses.

Study local best sellers to size up the pocketbooks of your prospects

What is actually selling is usually the best clue to what will sell in the future.

In changing times this is not always true, but the wise builder about to start a new venture always studies what is happening in his local market.

Start with the dozen biggest builders in your area. What price houses are their best sellers? Their slowest sellers? Are the best sellers bunched into a narrow price range?

In your area there may be only a few big builders and many small and medium volume builders. If so you should study the entire market. How many houses are sold at prices between $10,000 and $15,000; between $15,000 and $20,000; between $20,000 and $25,000; over $25,000? If you are building houses over $25,000 you may want to study all houses over $25,000 to learn which are the most popular prices. (If you can get these breakdowns for the last three years the figures may show important trends.)

Don't rely on gossip or rumors to tell you what is selling. To learn how unreliable gossip can be, just ask half a dozen builders who they think is selling the most houses in your area and you'll get six different answers. And you are certain not to get the underlying story about why a builder is selling.

Sales of "optional extras" give you clues on hidden purchasing power

The real tip on how much buyers can spend is often not in the published sales price but in the extras people buy.

In St Petersburg, gossip might tell you that Charlie Cheezem's best seller is a house called the Mandarin at $12,990. But unless you talk with someone who has all the facts, you would not learn that while this is his best seller, the average buyer wants almost $1,000 worth of extras.

In Mobile, Builder Mayer Mitchell learned that in a nearby competing subdivision there were a substantial number of buyers who bought the largest, most expensive house. In fact, the builder could have sold more of this bigger house if he had planned his lots for more. This was a clue to Mitchell that buyers wanted and could afford a higher-priced house.

A builder may plan his subdivision with only 10% of his houses in the highest price class, yet he might have sold 20% if he had correctly gauged the market.

Likewise, sales figures won't show how many prospects just failed to qualify for a $15,000 house who might have qualified for one at $13,990. Many builders have moved down in the price scale after they studied the sales they lost.

Find what houses are not selling and avoid that price class

The failures may give you as much solid information on the market as the successes.

The subdivision that has 100 houses unsold (or even 25 that have been unsold for six months) should be front-page news to any builder about to make new plans. What is wrong? If other nearby houses at the same price are selling, then price is not the only answer. Perhaps no one has 25 or 50 unsold houses but a lot of builders have two or three which they have had unsold for several months. If there are more unsold houses than usual, or if most are bunched in certain price classes, then these facts are a warning signal.

In studying unsold houses, also study vacant apartments. In some cities today there are so many vacant apartments for certain income groups that they have hurt new-house sales. This is especially true of houses that might be sold to newlyweds or couples married less than five years.

Try to find a gap in the price scale where no one is building

This is especially important if you are surrounded by bigger builders who are hard to compete with. While you cannot compete directly with a big builder, you may be able to do well at just over his price or just under it. If you are just below him in price you'll have to have almost as good a house as he does. If you are above him, you'll have to have something extra that he does not have—perhaps small, intimate, cul-de-sac neighborhoods in contrast with his big-tract look.

No one seems to know exactly why pockets or gaps appear in the housing price structure in a city, but they do appear. They may not be apparent at first and only an overall market study will reveal them. Realtors who sell both old and new houses are often first to know of these gaps.

Is a broad price line better than a narrow price line?

A local market study may show there is no one narrow price line that is best. Instead of pricing a new house at $17,500, it may be wiser to introduce several models at $15,500 to $19,500.

As H&H reported earlier (Jan 60), a national trend among builders who are selling is to broaden their price lines, perhaps in two or three different subdivisions. This is a marketing approach which in effect says: "There is no one right price, but rather several right prices for several locations."

This is the approach to selling followed by such leaders as Bill Levitt who has a broad price line in New Jersey, a slightly different one near Washington, and had a still different line in Puerto Rico. Even in one area, Builder Charles Ervin of Charlotte sells from $10,500 to $40,000.

continued

THE RIGHT HOUSE: it must be "good value"— and buyers' ideas of value are constantly changing

When a builder comes up with the right house, he knows it and everyone knows it.

People who see the right house immediately like it. They tell others and it sells and sells. Often it is so much better than other models that everyone wants just that one house. Berg & Diehl in Mobile had such a model. Ira Berne in Houston hit on a floor plan that women found just right. Brown & Kauffmann in Palo Alto discovered the right house and kept on selling it year after year.

When H&H made a recent on-the-spot survey to see what was selling in some 30 cities, the editors found that all best sellers have one common characteristic: good value by local competitive standards. "The key factor in selling houses today," says San Diego Builder Martin Gleich, "is giving more value than your competition."

The most common mistake a builder can make when he starts a new subdivision is to assume that because a house sold well in one area, an exact copy will sell equally well in a new location. The basic idea can be repeated but changes are usually needed. Says Builder Bill Brennan of Dayton, who hired Jim Downs to study various Midwest cities: "Every town is different—even towns 50 miles apart."

Buyers judge your houses against others at the same price

What families want in a house is always highly influenced by what they are used to seeing in other subdivisions. If they are used to big kitchens, separate breakfast nooks, walk-in closets, and oversize garages, then new houses in the same price class had better have them too.

So a necessary step in marketing is to find what houses are available and what features are selling. Says Andy Place's Sales Manager Jim Peacock: "We all shop the competition. We compare quality, design, location, community, even color styling. Our biggest problem is deciding whether to put in what the public will buy right now or what we know is best for them in the long run."

In shopping the competition, it is easy to make mistakes. Many builders copy features from other builders' houses and then wonder why the same features don't sell for them. You may find, for example, that the best sellers are split levels.

What are the major stumbling blocks to merchandising success? Here are eleven problems that balked otherwise successful builders.

It takes only one major slip to spoil a good promotion. You will better your chances of succeeding with any major development, if before you start, you make sure you are not making any of these mistakes:

1. *Too far out.* One Florida builder spent $150,000 for his sewage plant and his water lines. Then found he couldn't sell houses because he was a mile or more beyond any other subdivision. He had no shops, schools, churches, bus line. Prospects could get just as good a buy much closer in where there were facilities.

2. *Not enough recreation.* In Alabama a subdivision for Negroes had attractive houses, good street plans, competitive prices. But it was far out in the country and there were no recreation or amusement facilities: no movies, clubs, taverns, places for sports. There was no bus line. Said a realtor: "They've been trying to sell to Negroes who are city people used to living where a lot of things are going on. There's nothing for them to do out in the country and they are lonely."

3. *Poor approach.* In the Midwest one builder found his sales were disastrously slow because there was only one road to his property and it went past a factory, several blocks of rundown houses, and a used-car lot. No one wanted to buy from him because other subdivisions in that part of town had much better approaches.

4. *Overpriced for neighborhood.* In nearly every community there is a subdivision that has failed because it is surrounded by other developments where houses are from $5,000 to $10,000 less. Why would anyone pay $20,000 for a house in an area where everyone knows most houses sell for $13,000?

5. *Bypassed land....for a good reason.* When local builders won't buy a piece of land, watch out! In Santa Barbara one parcel had been peddled around for several years and finally an out-of-towner bought it. He discovered that large-lot zoning boosted his lot costs so much that sales prices had to be so high no one would buy.

6. *Less favorable financing.* In Miami where several large builders have 39-year FHA mortgages, other builders in the same price class and area have been put out of business. Few buyers will pay $99 a month for the same house they can get for $79.

7. *Too many high-priced houses.* In Florida big builders often fail when they move in to a small city and assume they can sell almost as many houses at $25,000 as they did in a big city like Chicago or Detroit. They get geared up to a big production, then find they are selling only 20% of the houses they hoped to. The market over $25,000 is good for the right house but is limited in every area.

8. *Wrong side of town for the price class.* In Southern California a builder had houses priced for the Social Register set but no one in that income group wanted to live there. He was not in a prestige community, there was nothing in his town to bring out people with money. So sales were a fraction of what he needed to keep his project going.

9. *Parched for water.* In North Carolina a builder assumed the city would bring sewers and water out to his new subdivision. The city decided otherwise and the builder almost went broke building a mile of water and sewer lines.

10. *The wrong house.* It is difficult, if not impossible, to sell slab houses in a basement town, to sell all-wood fronts in a brick town, or to go against other local traditions. There are always exceptions to this rule, if you have compensating assets. But a quick route to bankruptcy is to build a house that is not only different but inferior to what is being offered by other builders at the same price.

11. *Overconfidence.* Many builders who have made their first or second million believe they are invincible. They move to a new city and become careless about location, design, and merchandising. One year (and a million dollars) later they discover their errors.

But if you dig deeper, you may discover that the trend to splits is dying out, but that some still sell because they are in the best location and have the best financing. The fact that they are splits is incidental.

A builder moving into a new price class or a new area should be very careful not to get caught at the tail end of a design trend. When an area has been inundated with splits, storybook designs, houses that look like barns, or copies of Levitt or Cliff May models, there is sure to be a reaction. Leading builders probably have something new on their drawing boards and will have their new houses out by the time you show up with your tired old designs.

To discover "the right price" it was suggested earlier that you survey prices of both best sellers and unsold houses in your area. As you are doing this you should also make a catalogue of features that are in both the best sellers and in the "dogs." What does each group have in common? You might find that in all the best sellers at $18,000 there is a really good family room and a comfortable place to eat breakfast, but few unsold houses have a good combination of both. Or you might find that all the best sellers have a separate dining room, while few of the unsold houses have.

You'll be smart to make a public-opinion survey of what prospects want

It is never enough to survey houses people buy. Maybe these are the best they can get but they'd like something better.

To find what prospects want Builder Matt Jetton paid $2,500 for a survey of what families in Tampa in his income groups wanted in a new house. There were four features at the top of the list: good breakfast space, separate dining room, bathroom vanities, a dressing table in the master bedroom. When Jetton made an effort to do something special with these features his sales started climbing. (Jetton's researchers also called on some of his earlier buyers to find what they liked and disliked about their houses. This research also helped him to improve his houses.)

All surveys show that because of today's large families everyone wants more space. National Home's Chief Architect Ogden McMahan says 80% of buyers want more space. But where do they want it? The big problem is to get better planned, more useful space.

Says Market Analyst Sanford R. Goodkin of Los Angeles: "When a builder has bought land and is ready to develop it, he needs specific knowledge on competitive financing, square footage, price ranges, floor plans, and interior detailing.

"This is the great area of 'do-it-yourself' research in which the builder and/or his sales manager often look over competition and make conclusions. An alert builder or sales manager can find out many important things but there will be large holes in his knowledge of the market. All competitive and non-competitive subdivisions should be visited, the type of buyers interviewed in depth. Prospects should also be interviewed who are visiting houses in other areas. All findings should be correlated with a general market analysis."

In asking questions of potential buyers a researcher can ask, "Do you want a one-story or a two-story house?" because people are familiar with such designs, but it doesn't pay to ask vague questions. In one case where a builder wanted to know if he could economize with a flat roof rather than a gable roof, Baltimore Market Analyst Sidney Hollander had his researchers call on people who had already bought the builder's houses and show them renderings of the same house with two different roofs. Most preferred the gable design so the builder eliminated the flat roof.

Houses are style goods and buyers want something new and different

"Women are extremely style conscious," Stanley Edge points out, "and when you consider that women buy the house, it is easy to see why new styles and new ideas are so important. It is far better to spend an extra several hundred dollars per house on good design that will sell than spend it on advertising a poorly designed house."

In city after city, HOUSE & HOME's survey showed, the explanation for a best seller was: "It's something new." At University City in San Diego the best sellers were the newest, freshest designs. "They don't look like Southern California houses," the builders said. "They are Hawaiian without looking Hawaiian and are something new here."

Last year's most popular National Homes models were new designs. Architect Ogden McMahan predicts National's next best seller will be a new design, a "back-to-front split featuring a gallery overlooking the living room."

In a number of areas today the most popular house is a raised ranch (called a "high-rise ranch" on Long Island). Builders know this ranch house sitting on a daylight basement is not a new idea, but to the public it looks new and it has the great asset of a lot of space for the money.

After a community has been built solid with one-story and split-level houses, the first builder who offers a good two-story house usually finds a backlog of buyers waiting for it. In Houston, builders of houses priced at $30,000 or more have learned that the "new idea" of a detached garage at the rear of the house is practically a selling requirement. It is a feature that makes the new house different from the old one.

"These days a builder has to make news and get people talking," says Ned Eichler of Eichler Homes, Palo Alto. "The best way to do this is with new designs. We have two different architectural firms working for us all the time. We bring out a dozen or more new plans a year. To us it is unthinkable that a builder can start out with new plans in April, for example, and go through a whole year before he adds any more." Proof that this system works well is that Eichler is the country's biggest builder of $25,000 houses.

Says Merchandising Consultant Bill Smolkin of New Orleans: "A builder who doesn't bring out new models is like a store keeper who has the same merchandise year after year."

Try to include features from houses priced $5,000 or $10,000 higher

If you can do this, even with only one or two features, you'll have something that people will notice and that salesmen can sell. Double front doors and an entry hall are two examples. A breakfast nook separate from the kitchen, with a bow window overlooking a pleasant patio is another. A large walk-in closet, built-in dressing table, and an oversize bath, all in "the owner's suite," are often sure-fire attractions.

A smart builder or his sales manager should keep a constant check on what is happening in houses priced in the next class above him. One very conspicuous symbol of moving up is the separate dining room. When a family has not had a real dining room and is out looking for a new house the dining room becomes a strong sales factor. Said a Westchester, N.Y. builder: "When we get Long Island families

continued

The top sales brains in the industry are getting together to help you. From coast to coast they report the best selling ideas in their areas

This spring Bill Molster's NAHB Merchandising Committee will publish a new book, *The Sales Managers' Club Ideamaker,** edited by Jim Mills from the best ideas sent in each month by sales managers all over the country. The 12 chapters of the book have hundreds of suggestions on all phases of selling. Here are a few ideas from just one chapter on special features that make a house more saleable:

From Illinois—
To compete with old houses, new houses are being finished off with established lawns, shrubbery, edge-planted driveways, storm windows, plenty of storage, built-ins, and other lived-in features.

From New York—
To let the outdoor living show, terraces and barbecues are being located so they can be seen around one end of the house.

From Maryland—
Curb appeal comes from the whole development, not just the model house. So setbacks and angles to the street are being varied to provide an appealing variety.

From Washington, D. C.—
Builders are taking a look at the basic shortcomings of homes a few thousand dollars cheaper than theirs to make sure their houses give second, third, or fourth buyers the livability and space they need and demand.

From Florida—
In one project 80% of the buyers chose a folding wall over a fixed wall between the living room and den so they could use the space either as one room or two.

From Tennessee—
In a community where there were no street lights, one builder put a carriage lamp on a post in front of each house, installed automatic on-off switches. The effect at night is so pleasant on his curving, gently rising and falling streets that he can close sales at night which elude him in the daytime.

From California—
Some people like to say to themselves and others, "This house is *us*." They enjoy individuality, so builders here are letting buyers decide everything that doesn't make a difference in building plans.

Several West Coast builders report they merchandise full insulation, double-glazing, storm windows, weatherstripping, and other savings-type features as "earning you a free weekend vacation in a year's time" or "making this house cheaper in the long run than one costing thousands less to begin with."

From around the country, here are other features that help sell houses:

An elaborate eggcrate fluorescent ceiling in the bathroom of a $16,000 house.

Two oversize medicine cabinets with sliding doors.

A large bathroom mirror flanked with louvered-door cabinets.

A low mirror in the children's bathroom.

A sunken bathtub.

A pull-out clothesline for drying stockings.

A steamproof light directly over the tub, with soft-light diffusion.

Mirrors on the backs of closet doors.

Bedroom lights over dressing tables and near the head of a bed, not in the ceiling.

A low, inexpensive masonry wall around the patio.

An extra-large turnaround for the car, promoted also as a play area.

A screened porch, instead of a porch you can screen later.

Always, one walk-in closet.

* Copyrighted by NAHB and available at $3.50 from the Merchandising Dept, NAHB, 1625 L St, NW, Washington 6.

who are 'moving up' to this prestige area, the first thing they want is a separate dining room."

Another symbol of prestige in many areas is the center hall in a Colonial house. It is a standard feature of the big, expensive houses and it has great appeal in smaller houses. A study of newspaper advertisements for higher-priced houses will often show the features which set such houses off from less expensive houses.

Builders who broaden their price line by moving down the scale often surprise competition by doing unusually well. One reason is that a builder used to selling $35,000 houses will put many of the same features in his $20,000 houses.

Walk through the house room by room and make improvements

Nothing should be accepted as it first comes off the drawing board. Every feature can be improved with more thought and study. Proposed new designs should be sketched with plans and honest elevations and duplicated with enough copies so that half a dozen members of the builder's team can examine them. All concerned should study every detail and ask himself, "How can we make this better?"

Start with the front of the house. How will it look to a stranger seeing it for the first time? Does it invite him in? Does it look like a nice place to live? Can you give more glamor to the front door? Can the windows be aligned better? Would a different material, or combination of materials, be more attractive? Does it need texture? Does a large garage door dominate the facade? Is the house out of scale?

In a recent consumer-magazine judging, Architect James Lendrum said: "In only ten or 15 minutes a good designer could clean up some of these poor houses and make them far more attractive." Says Consultant Bill Smolkin: "Good architecture can and will be the No. 1 selling point for a builder in any price range."

The view from just inside the front door is critical. Will a prospect get a favorable reaction immediately? Is there a

Dozens of manufacturers are now offering free sales and merchandising help to builders and realtors

The special section that begins on *page 209* describes the wide variety of professional help that is offered. In many instances builders do not necessarily need to use a manufacturer's product to receive his materials or services.

Among the services are individual designs for kitchens and bathrooms, color styling, radio and TV programs, newspaper ads, consumer contests to draw crowds, tie-in games for children, individual brochures with photos and plans of a builder's own houses, indoor and outdoor signs, programs for sales meetings, product displays, and a wide variety of merchandising programs prepared individually for a builder. A number of firms offer to send sales counsellors to study a builder's special needs. One manufacturer has even put together a booklet telling builders just how to make a market survey.

foyer, or some kind of separation from the living room? Is it large enough to give an uncrowded feeling? Is the flooring attractive, a lighting fixture notable? Is the guest closet easily reached and large enough? From the entrance does a guest get a direct view into the kitchen or a bathroom? Is circulation good?

As a prospect walks towards the kitchen will she see immediately that the circulation pattern is a good one? If unexpected visitors arrive can a woman get from the kitchen to her bedroom without being seen? Is there a toilet accessible to the kitchen and also usable as a powder room? Can children come in through a back door and get to a bath or their bedrooms without going through the living room? Is there a short, direct walk from garage or carport to the kitchen?

"*The kitchen* is so important," says Stan Edge, "that if you could furnish just one room it should be the kitchen. Women cook differently today and kitchen design should reflect it: more stain-resistant materials, floors that are scuff-proof, everything easy to clean. More packaged foods are being used and there must be places for them, and of course for frozen foods too."

Is there a comfortable eating space in or next to the kitchen? Can you redesign the kitchen to provide a better eating area? Merchandising Expert Gerry Macari of GE makes a specialty of showing how kitchens can be rearranged so that a far more usable kitchen can be planned in the same floor area. He points out that a woman wants to serve food easily from the kitchen to dining room, family room, patio, or porch.

Will women think your kitchen is a pleasant place to work? Is it light enough? Are windows, cabinets, counter tops, appliances, and lighting as glamorous as you can make them? Can you use more wallpaper for added color? Is the floor as attractive as you can afford? Can you add a pantry for extra storage?

Because the kitchen is the most important sales attraction for women you should consider making a full-size mockup. Then you can get a good look at it and ask a dozen women how they like it. A number of appliance manufacturers have free consulting services that are very helpful and some build sample kitchens that are full of new ideas.

Bathrooms should also be studied feature by feature. Can you add color in floors, walls, and accessories? Can you use some attractive wallpaper? How can you improve your lighting? Can you afford to add a larger mirror? Don't skimp on medicine cabinets. It goes without saying that you should put the wash basin in an attractive counter and include a large storage area under it. Put in an extra towel bar and be sure it is in a practical location. Make your shower stall as fancy and as large as you can afford. Make both of your bathrooms as large and as glamorous as possible. The Stan Edge-*BH&G* survey (H&H Dec '59) reported that the second bath was the "most wanted" extra room in the house. The plain-Jane bath is passé. (One of the status symbols in large houses is the larger, more colorful baths.)

Bedrooms often don't offer salesmen much to talk about. So it is up to the designer to turn bedrooms into something special so the salesmen have something to show off. Start with the master bedroom and ask yourself in how many ways you can improve this room. Can you afford to make it slightly larger so it can serve as a sitting room, a place of retreat from the children or a teen-age party, a private TV room? Can you afford a big walk-in closet? Whether you have a walk-in or not, provide lots of storage and try to add built-in storage cabinets, shirt shelves, shoe racks, hanger poles at two levels (the one below for jackets, sport shirts, blouses). How about a dressing table, perhaps with a wash basin in it? Do everything you can to add privacy features in the bath and of course add as much color, glamor, and size as you can. Ask yourself if you can make the bedroom windows more attractive. A bow window with a window seat is a selling feature wherever it is introduced. You should go through the same questioning process in the other bedrooms. Can you arrange the windows better, provide better lighting fixtures, better floors, more storage, built-in desks and cabinets? Are closet doors as attractive as you can find?

The family room has done as much to sell new houses as any other feature with the exception of the kitchen. Every family wants a second living room and most old houses do not have one. But in new houses some arrangements work far better than others. The long narrow family room, the dark room, the room that is not in a good relationship with kitchen, living room, and an outside porch or terrace can be greatly improved. Before a builder starts asking himself how he can improve his family room he should ask his past buyers and also buyers of other builders' houses how they are using their family rooms and how would they like them improved? Not every family wants the same kind of plan and a builder's different models should reflect this.

The living room is so dull in many new houses that it shows what the builder thinks of it—a room that isn't used much and that plays second fiddle to the family room. But here is costly space that should be more than just an over-stuffed stage setting. (If it is to be used as a living room, with the family room as a less important room, then it needs attention more than ever.)

Does the visitor get a dramatic first look? Is there a view across the room and out through a big window or a sliding glass door? Can you redesign the fireplace to make it more of an architectural feature, or can you relocate it so it will be more attractive or more usable? Is your room too long and narrow? Are you sure it is right for furniture placement? Can you add more interesting textures: wood paneling, a brick wall, some wallpaper? (Many living rooms are furnished in a stodgy, unimaginative manner which gives an immediate impression that the room is to be used only when strangers drop in.) This room should be as warmly furnished and as inviting as the family room.

Storage space is one of the most valuable selling features you can have. It should not be just large, unplanned storage like a basement or attic. It must be planned carefully for each room. Rappaport Construction Co of Sarasota goes so far as to make the guest closet deep enough so card tables can be stacked at either end. When a builder does a house for himself he loads it with special storage for every member of the family, but especially for his own sports and hobbies. When a new production house is being planned he should ask himself, "How could I improve the storage here to suit my own needs" . . . including storage in the garage?

Summing up: says NAHB Economist Nat Rogg, "Market analysis is a valuable tool which will help you avoid costly mistakes in planning your housing production. No builder is too small to avail himself of at least a rudimentary analysis. Large builders should seriously consider having a trained market analyst on their staff. Community-sponsored groups for the collection and, if possible, the analysis of statistical data relevant to local housing should be encouraged. You owe it to yourself and your community to organize such groups." /END

Now let's take a look

at three more basics: 1. advertising

2. presentation

3. selling →



You can't sell houses by mail. You must get people out to see them.

So first and foremost you need . . .

TRAFFIC

. . . And the best way to generate traffic is to do

the right kind of advertising—the right kind, that is, for you

What is the right kind for you?

That depends on a variety of factors, many of which are peculiar to your sales problem. Chief among them: your price range and your location. These factors should influence every advertising decision you make.

They should influence the tone of your ads—whether they sell hard or sell soft.

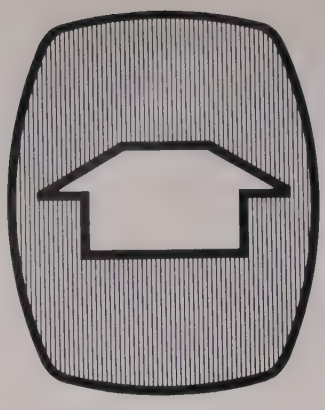
They should influence the features you play up—quality construction, luxury items, community facilities, easy terms.

They should influence where you advertise—whether in general media which reach everybody (TV and radio spots, billboards on busy streets) or in selective outlets which are aimed primarily at active house hunters (classified and display ads in real estate sections, direct mail to prospect lists).

But the three basic rules of advertising always apply: 1) attract attention—with words, pictures, symbols; 2) create desire—by spelling out benefits to the buyer; 3) ask for action—"Go", "Own", "See for yourself". And now successful builders are adding a fourth rule: Create a favorable image—of yourself, of the houses you are building, of the community you are building in.

On the following pages, you will see how a variety of factors influences the advertising of two successful builders: Community Builders which sells high-priced houses in Washington (overleaf) and M. J. Brock & Sons which sells low-priced houses in Sacramento (*p 176*).

Walter Sanders LIFE



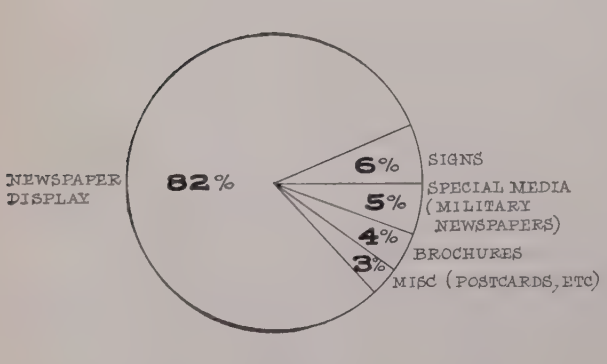
REPORT FROM WASHINGTON:

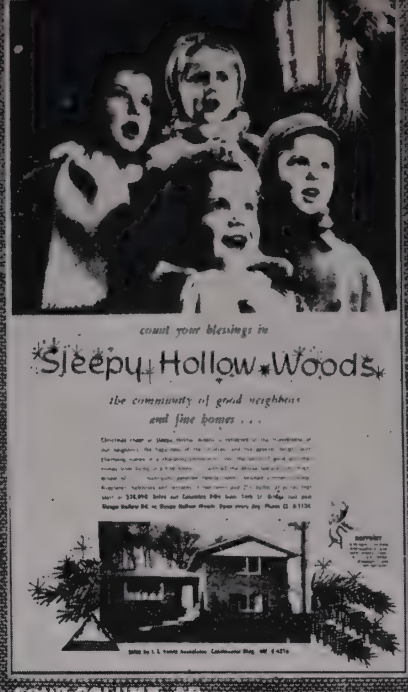
Here is how Community Builders draws prospects to its upper-bracket houses

"The bulk of the market for our $23,700 to $25,700 houses is government and military employees who crave status and dignity. To attract them, our advertising must communicate this," says Hermen Greenberg of Community Builders.

Comments Marvin Gerstin of House & Gerstin, ad agency for builders: "The advertising image that sells [this class of houses] today is a quality image—highbrow as opposed to lowbrow, soft-sell as opposed to hard-sell."

Community Builders has been spending about $200 a house on advertising, and the total budget is broken down as shown in the chart below. For details on Community's advertising program, begin opposite.

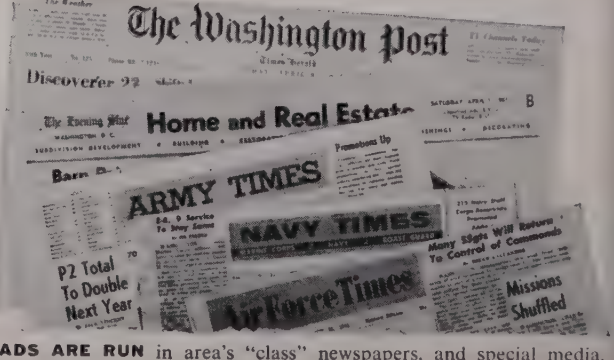




FOUR-COLUMN AD



FULL-PAGE AD



ADS ARE RUN in area's "class" newspapers, and special media.



"Newspaper display is the basis of our advertising to high-income buyers"

Community Builders spends 82% of its ad budget for display space in the real estate sections of Washington newspapers.

Why such a high percentage? Says Marvin Gerstin of Community's ad agency (House & Gerstin): "The best prospects for our higher-priced houses are second-time buyers who are actively looking for a new house. They read the real-estate sections carefully—this is one place where readers come to the advertiser. And we capitalize on this."

To attract the middle-bracket government people and military personnel who make up their biggest market, Community Builders uses three advertising themes consistently:

1. The prestige of the firm. "We make it our business to win awards that enhance our reputation as quality builders, and we advertise these awards [see *p 175*]."

2. The quality of the houses. "Most of our ads feature high-quality photographs of our houses to show the design and colonial detailing—which spells respectability and acceptance to our market."

3. The handsome community. "We started with good land—and carefully saved the trees. So we make sure the character of the land can be seen in all our ads."

Community's ads are all simple and low-key. "The soft sell is best in this price class," says Gerstin. "We try to make this first contact with prospects as dignified as possible."

continued





"We strive for a dignified approach . . . even in the lettering on signs"

The Old English lettering used on Community Builders' signs was not chosen by whim. Says Marvin Gerstin of Community's agency: "It communicates a warm traditional feel that attracts buyers in Community's price class." Signs are kept simple, never mention prices or terms, are frequently repainted to keep them fresh and neat looking.

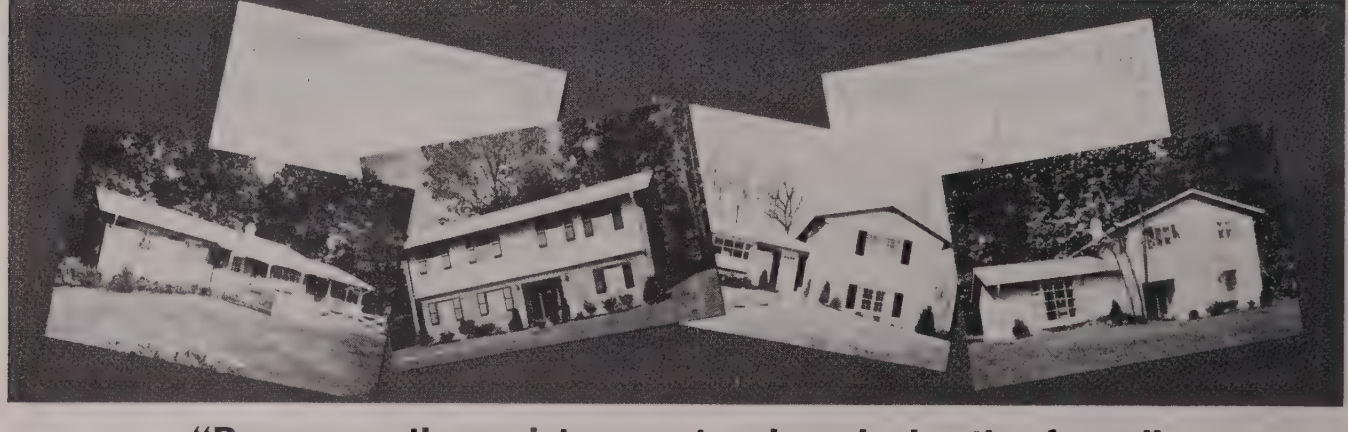
Phil Shapiro



"Our brochures stress quality and a pleasant environment"

The cover uses "award-winning community" theme (see opposite) and is die cut to show a view of trees from the central entry of a typical model. Brochures are small (5¾"x6⅛"), printed with black ink on heavy buff-colored paper "so they have a quality look and feel." Brochure layout is simple: big photos, soft-sell copy, "no blaring headlines."

Phil Shapiro



"Buyers use these picture postcards and advertise for us"

The cards, available with a high-quality photo of any model, are often used by buyers as change-of-address cards. "Their handwritten messages, telling friends about 'their new house,' are effective sales tools." The message side of the card includes only the name of the model, the community, and the builder—no "canned" message.

How to promote a magazine award

Community Builders had a special problem in merchandising Sleepy Hollow Woods:

The houses were in a higher price bracket than any the firm had built before, and were being built in what was, for the builder, a new area. "We knew we had to do something," says Hermen Greenberg, "to establish our reputation and prestige in this new market."

What they did was actively seek certification of one model under *McCall's* "Congress on Better Living" program. They redesigned some of the house features to qualify—and won the certification about a month before the subdivision was scheduled to open. They began promoting the award at once . . . .



THIS TEASER AD, announcing that *McCall's* had certified the design of one of its models, was Community Builder's first step in capitalizing on its award. Then came . . .



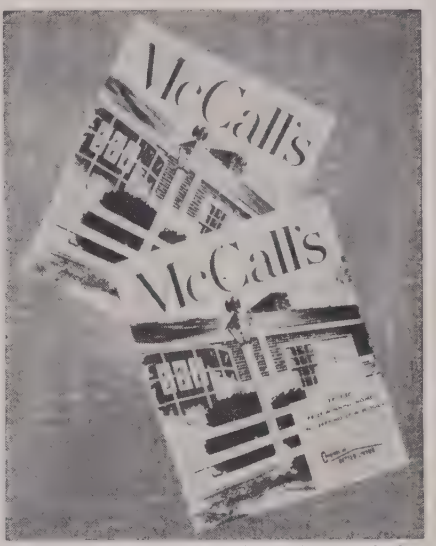
A LUCKY BREAK—a *McCall's* Women's Congress happened to be in town, so Community set up a "preview" opening, invited local real estate editors and planning officials.



FRONT-PAGE PUBLICITY resulted. Real-estate sections of newspapers in Washington and suburban Virginia carried stories on the tour—"a big break in establishing our name."

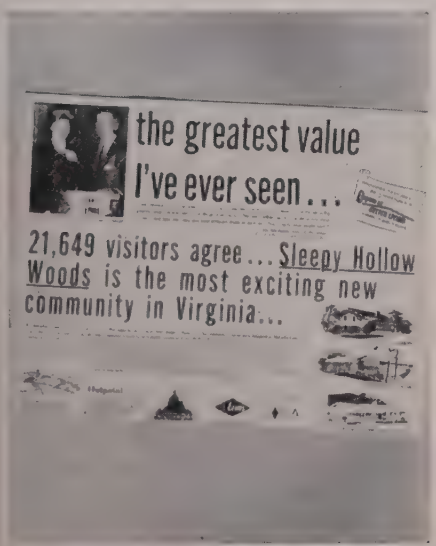


OPENING DAY ADS—full pages in four-color—played up the *McCall's* award by featuring the magazine's cover, photos, and quotes from delegates to the Women's Congress.

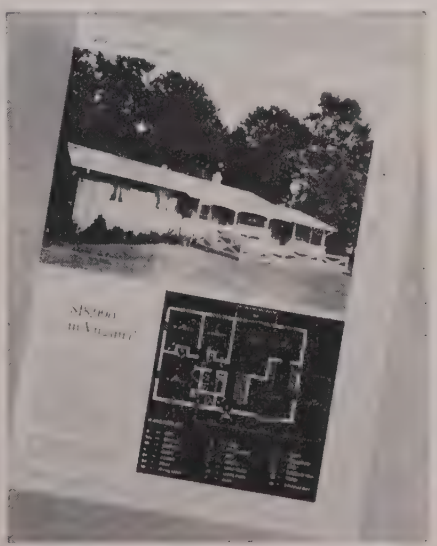


SPECIAL BROCHURES handed out during the opening also featured the magazine's logotype and its certification of "prize-winning homes in Sleepy Hollow Woods."

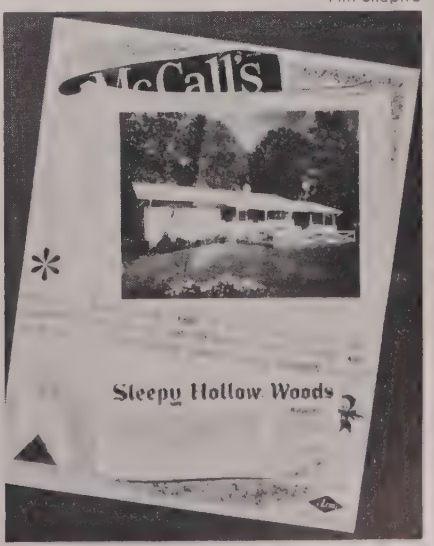
Phil Shapiro



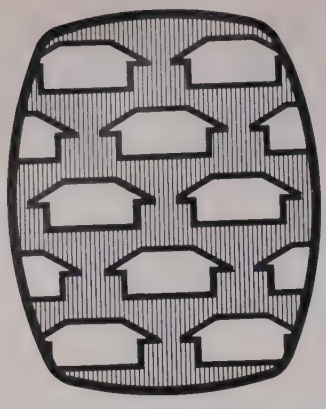
FOLLOW-UP AD, run after houses had been open two weeks, again featured *McCall's* award with "greatest value" statement made by delegate to the Better Living Congress.



ARTICLE IN McCALL'S, which appeared a year after the houses opened, gave a second big lift to Community's prestige-building campaign—this time nation-wide.



ADS FEATURING THE ARTICLE capitalized on this new publicity. The builder's present ads (see *p 173*) still refer to *McCall's* award—"it still has pulling power."



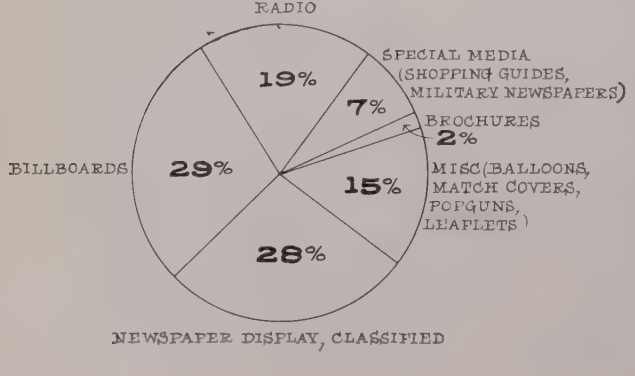
REPORT FROM SACRAMENTO:

Here is how the Brocks pull crowds to their display area

"To sell our houses in quantity, we have to reach a wide audience—which means a lot of advertising in mass advertising media," says Wendell Brock, whose family firm, M. J. Brock & Sons, has built and sold over 2,200 homes since 1954 (1960 sales: 210).

To advertise their $12,200 to $14,300 houses (about half of which are sold to servicemen from nearby McClellan Field), the Brocks spend "somewhere between $50 and $100 a house, depending on how the market is going."

To see how the money is divided among the various mass-advertising media, see the pie chart below. And to learn why it is spent this way, begin opposite.





TYPICAL BILLBOARD erected by Brock on leased land alongside heavily travelled road, has short message, features "lounging cowboy" symbol.



BILLBOARDS FAR FROM SITE do not show location, stress prices and terms.

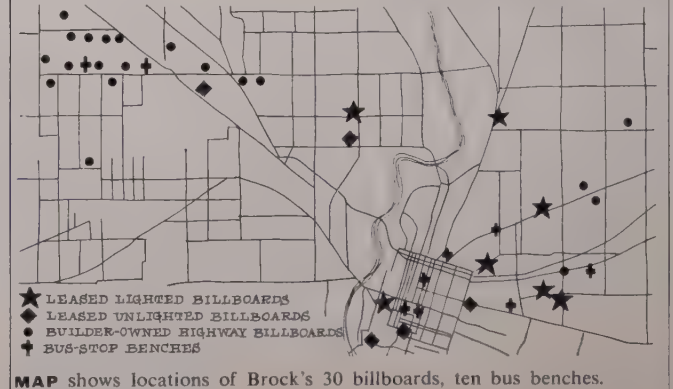


TWO SPOTS DAILY

Photos: H&H staff



BUS BENCH along busy route is seen by passengers waiting or on bus. Brock has ten of these spotted around town.



MAP shows locations of Brock's 30 billboards, ten bus benches.



DOWNTOWN BILLBOARDS are leased twice a year for 30 days. Each showing (of ten billboards) is seen by 50% of the total area population.



TEN SPOTS FRIDAY



BILLBOARD NEAR ENTRANCE invites motorists to see "new model homes." Note standard typeface used for community name on all signs.



BILLBOARD ON MAIN ROAD leading to development puts directional information ahead of cowboy symbol and name, stresses low payments.



10 SPOTS SATURDAY



BILLBOARD NEAR EXIT promotes size of project, reassuring to lower-income prospects.

"We want to reach the whole mass market, so we use billboards and radio"

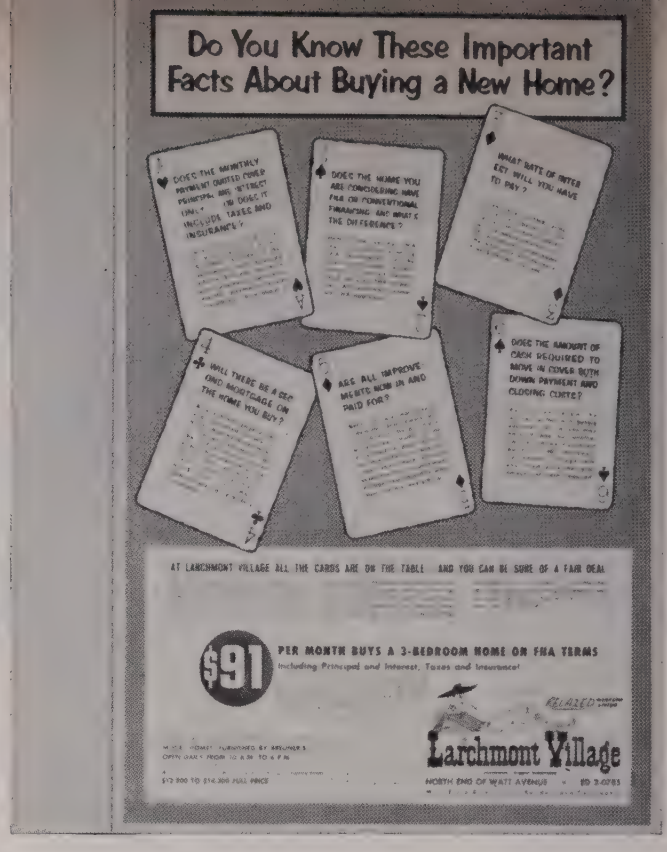
Brock spends almost half (48%) of its advertising budget on billboards and bus benches (like those shown above) and on radio spots. Says Wendell Brock: "We want to reach everyone we can every day—not just the active househunters."

Brock's 30-odd billboards, almost all on major traffic arteries, have a standard pattern, says Newton Weber of Brock's advertising agency. The message is short ("You can't tell the whole story in a billboard") and often stresses low monthly payments ("Our prospects are usually renters"). Colors are bright (" . . . more important than the size of the sign in attracting attention") and the lettering is big ("Important words should be at least a foot tall"). And every billboard carries Brock's identifying symbol—"the lounging cowboy who symbolizes relaxed Western living."

Brock's billboard campaign is backed up with 15 to 30 radio spots per week. The half-minute or minute messages are concentrated during the hours when many prospects are driving to and from work, and on Fridays and Saturdays. They usually stress prices and terms, basic house features, and school facilities in the area. But Adman Weber also uses novelty commercials, with unusual sound effects and comic dialogue "whenever the competition is pushing prices and terms and we think the public is getting too much hard sell to pay attention to our message."

continued



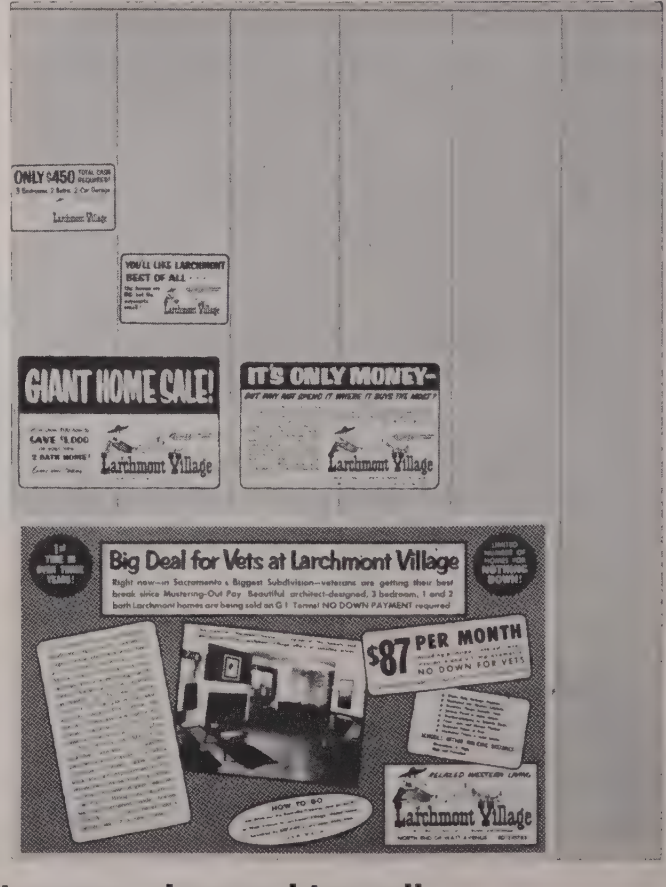


"We use newspaper display for selective coverage"

Real estate sections don't reach as wide an audience as billboards or radio, but, says Newton Weber, "papers reach the active house hunters, and let you tell a more detailed story." Brock spends 28% of the ad budget on newspaper space.

Brock uses just-short-of-full-page display for openings or when it has an important message. The "politician" ad (left) signaled Brock's latest opening, at the height of the political campaigns late last fall. The "cards on the table" ad (right) was designed to reassure first-time buyers that "everything is included in the mortgage."





"Small everyday display stresses prices and terms"

This is the No. 1 appeal to buyers in Brock's price class, says Adman Weber. And phrases like "Grand Opening," "Picture Book Homes," "Big Deal" are used because, says Weber, they still have pulling power in the lower-priced market. "I also use the 'bandwagon' technique—*2,000 houses sold*—because buyers in this income bracket equate value and volume, feel 'they must be good if so many are sold.'"

Brock invests in art and engraving even for the smallest display ads (top, above)—so they will stand out even on a crowded page.

Phil Shapiro





"We plug away in classified . . . and write special ads for special media"

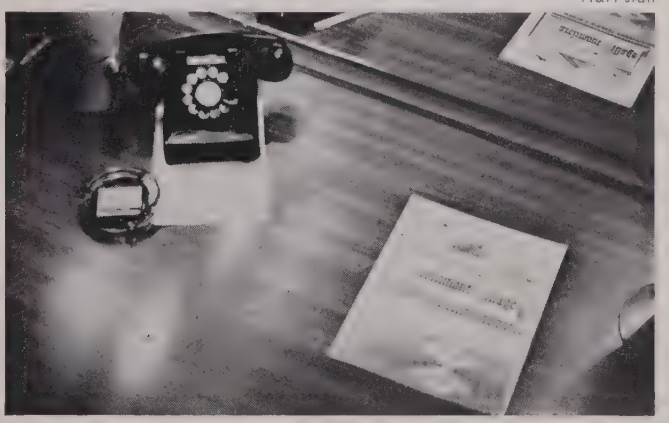
"People who struggle through the fine print in the classified section are hot prospects," says Wendell Brock. "So no matter what else we do, we use classified consistently." To get attention for his ads in the long columns of grey type, Brock always uses an eye-catching word or phrase (see above) in the largest type the newspaper will let him use.

To reach the big market for his houses among military personnel at nearby airfields, Brock advertises in post newspapers, keys his ads to this market ("The best deal in houses for Mather Field personnel," "Go flyin' home to Larchmont Lindale"). He also advertises in local shopping guides. 7% of Brock's ad budget goes into these special media.

Phil Shapiro



H&H staff

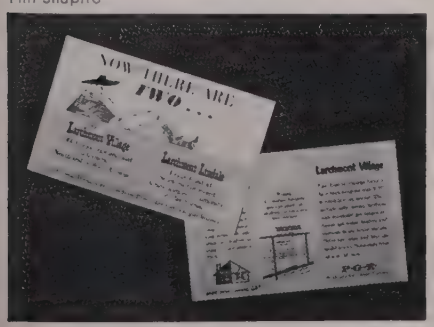


"Brochures are left in motels and personnel offices to attract hot prospects"

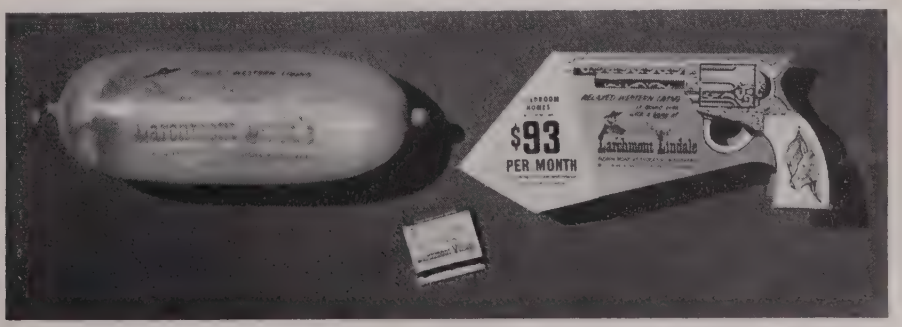
Since learning that many buyers had stayed in motels while they were house-hunting, Brock has made arrangements for brochures to be placed each day in the rooms of several local motels. Brock also provides brochures to personnel men in local plants and nearby military installations.

The brochures, on which Brock spends 2% of the ad budget, are printed in orange and black. "This is not a class color," says Adman Weber," and deliberately so. Too elegant a brochure would not attract buyers in our price class." Brock's brochures feature plans, renderings, prices and terms.

Phil Shapiro



Phil Shapiro



". . . And we spread our name and message in a lot of different ways"

Brock spends 15% of the ad budget on "gimmicks."

"We use envelope stuffers [left] that are sent with gas bills," says Brock. "We distribute match covers through 35 outlets—motels, restaurants, service stations. We gave away balloons and cardboard popguns at the opening of a new super drug store—so children would be walking advertisements in the big crowds. [Brock doesn't give away the popguns at his site—"too noisy."] We even put a big advertising sign on one of our construction trucks [not shown] and parked it right outside the parking area of a new supermarket." /END



Buying a house is an emotional experience for nearly everyone.

That is why it pays to do all you can to create

APPEAL

In the presentation of your model house,

the goal is to make people feel: "I'd like to live here"

There is no one best way to do this.

But there is one wrong way to present a model—you can't stint on the time or money or thought you put into it. No matter how attractive your location or your terms or your special advantages, you won't sell as well as you should if you don't stage your model so the prospect responds when he first lays eyes on it, first enters it, and first looks through it.

Most of your buyers will not be able to see themselves living in the house unless you do their imagining for them. You have to help them understand why your house fits their way of living —by landscaping it the way they would like to landscape it, furnishing it the way they would like to see it furnished, and suggesting—with decoration and accessories—how pleasant it would be to live in this house.

On the following 12 pages you will see two sharply contrasting examples of model-house presentation—two very different approaches to the same basic problem of creating appeal. Beginning overleaf you will see how a successful builder of higher-priced houses in San Antonio presents his houses. On *p 188,* you will see how a volume builder in California presents his lower-priced houses.

House by Builder Harlan Lee, in Shadow Hills (Tarzana), Calif. Photo: Julius Shulman

REPORT FROM SAN ANTONIO:

Here is how Tom McGovern presents higher-priced one-of-a-kind houses

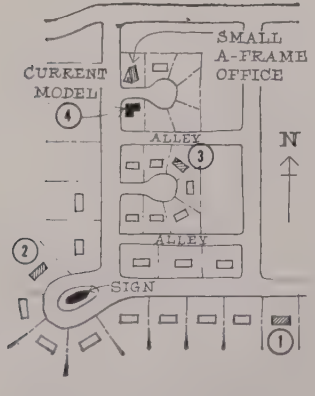
Several times a year, McGovern opens a furnished model like the one opposite because, he says, "I can't imagine selling houses without having models to show."

At least half his buyers want higher-priced semi-custom houses, come to McGovern's for a special design after first learning about him from a visit to one of his models. McGovern expects to sell about 50 houses this year. Prices: anywhere from $23,000 to $80,000.

Says McGovern: "I will probably spend $8,000 to present models this year. But at most this amounts to only 1% of the extra business it will bring me."

As the sketch below shows, his current model is one of a series he has presented in his Laurelhurst neighborhood. He shows one model for a few months, then another as he builds along the development.

McGovern's ideas on presentation begin at the right.





Photos: R.J. Leydon & Assoc





ENTRANCE SIGN echoes McGovern's arrow trademark.



McGOVERN'S CURRENT SHOWCASE is this 1,700 sq ft contemporary. It will be used as a model for several months, then sold for $27,500.





LANDSCAPED GROUNDS set off house. Rear yard, left, has shrubs, small trees, is partially sodded. Entry garden, right, has flowering plants.

"My one-of-a-kind models have to start selling at the curb"

"To impress prospects the minute they drive up, my showcase house is always unlike anything they have ever seen in San Antonio," says McGovern. Since he builds only one-of-a-kind and custom houses, his presentation begins with his choice of a special distinctive design—a choice that a volume builder of stock models doesn't have. McGovern's latest model (above) is a contemporary, but its lines are softened with board-and-batten siding and used brick. It has a surprise at the entrance—a private garden behind the brick screen.

McGovern landscapes his models carefully—he spent $750 for the trees and shrubs around this current model. He uses few signs outside, because he does not want to detract from the basic presentation. And the model is meticulously spruced up, inside and out, twice weekly.

"Our purpose is to set a dramatic stage," says McGovern. "And it is well worth the effort—because if prospects are really impressed even before they reach the door, half the selling job is done."

McGovern opens a new model about every six months. At this point he sells his old model at a normal profit. "Sometimes buyers want duplicates of a model—this model is quite popular. But the chief purpose of our models is to show that we are builders and designers who can offer buyers any house they want."

continued



"The first place visitors enter is this light spacious living room"

Big window walls, with drapes drawn to the sides, open to the front patio. The pierced brick wall and big roof overhang keep the room looking cool on the hottest sunny days. McGovern deliberately underfurnishes to emphasize the 24′ length of the room. But it doesn't seem bare because he adds small touches like the basket of magazines.

Photos: R.J. Leydon & Assoc



"Wall paper helps make this dining area seem like a separate dining room"

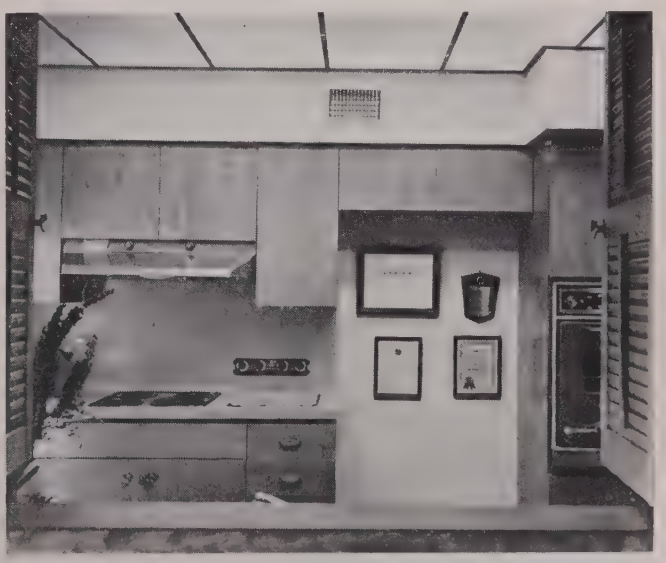
"Buyers associate wall paper with dining rooms and they like the kind of formal feeling wall paper adds," says McGovern, who also uses a big brass pendant lighting fixture to mark the dining end of this living-dining room. Paneled wood wainscoting harmonizes with colors in the wall paper mural and adds another note of formality.



"We get broader appeal by featuring informal living indoors and out"

The three informal areas in McGovern's houses—the family room (foreground), paved terrace, and breakfast area (through door at right)—are all close together, so that each makes the other more useful in everyday living. To make this clear to prospects, McGovern leaves open the sliding door to the terrace, the door and shutters (right) opening to the kitchen-breakfast area. And the family room is furnished informally: the floor is bare vinyl except for a single rug; furniture is comfortable and less formal than in the living room. Salesmen use this room most often in talking to prospects, but McGovern is careful not to give the room any appearance of a sales office.

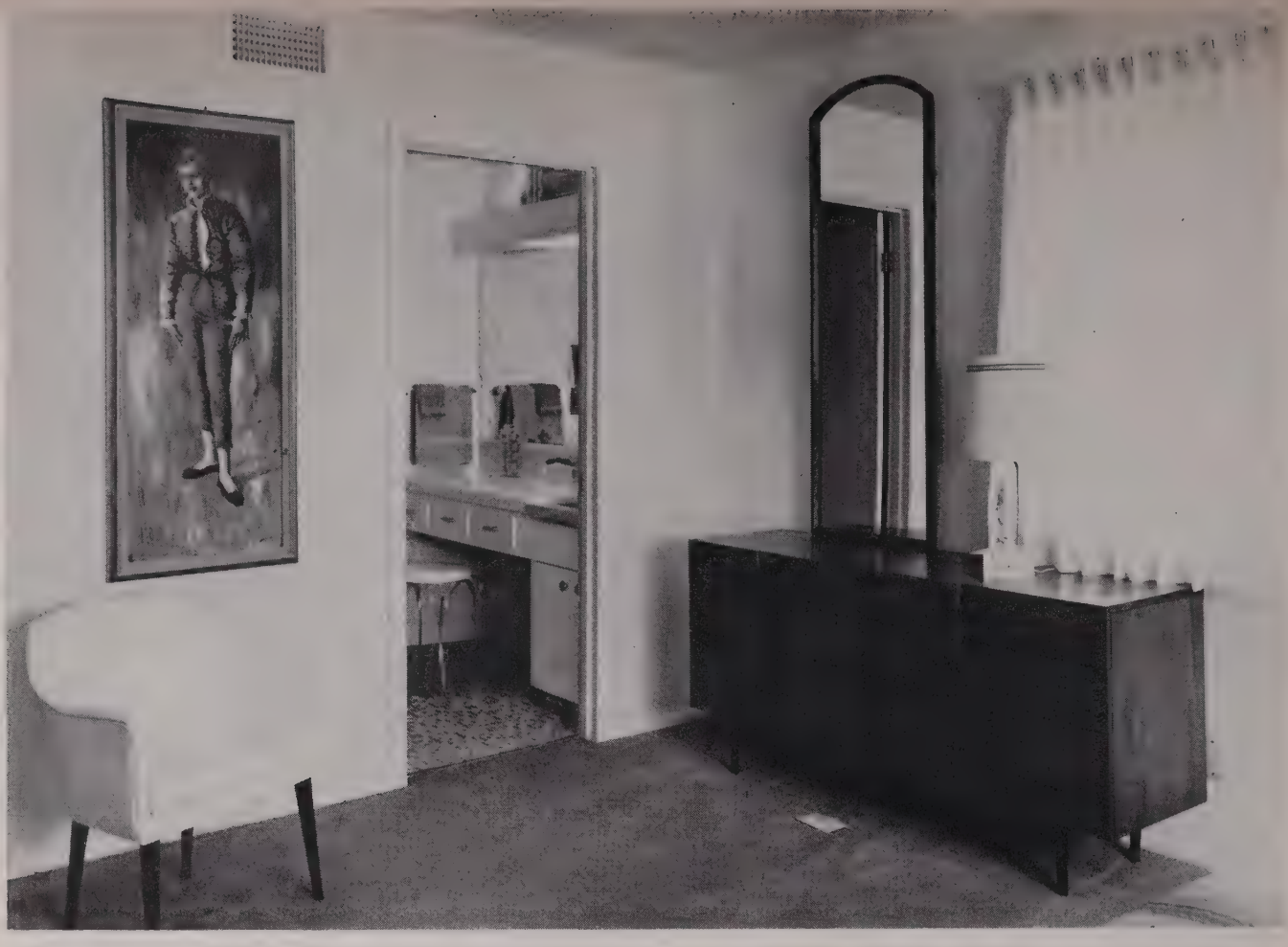




"I do everything I can to make the kitchen say quality"

"This kitchen epitomizes what we try to do," says McGovern. Its location itself is striking—in the center of the house, between the living room and family room and directly beyond the front vestibule. A pocket door between kitchen and entry is left part-way open so visitors will see the colorful, well lighted kitchen the instant they walk in. McGovern's reason: "We want prospects to see how fine the workmanship is. Cabinets and built-in appliances are the finest we can offer. There are recessed lights close to working surfaces as well as a translucent ceiling. One touch we always put in that buyers like is the cutting board. In the vacant refrigerator space, we put up award plaques we have received."

continued



"I use unobtrusive signs but I put them in prominent places"

Nobody can miss the sign on the rug in this room. And it points out an important fact—wall-to-wall carpets and custom draperies are included in the price of every McGovern house.

But McGovern is careful not to load his models with signs that will detract from the carefully decorated rooms. So he uses signs only to point out features that are not immediately obvious. For example:

1. Kitchen signs point out the disposer under the sink, the movable chopping board, and hidden vent-hood controls.
2. Bathroom signs signal the top-quality fixtures and copper plumbing used in all McGovern houses.
3. Utility room signs feature the circuit breaker.
4. Every room has a sign to tell the room size.

If the house has a garage (house shown here has a carport) McGovern sets up well lighted display boards—showing cutaway walls, quality materials, awards, plans, community areas, etc. He always does this in his Parade of Homes model because big crowds keep salesmen busy.

Photos: R.J. Leydon & Assoc





"You need only simple props to make a bedroom talk"

Visitors can tell at a glance that the bedroom at the left is for two little girls and the one at the right will comfortably take care of two boys. The few props (which McGovern uses over and over in different model houses) give these rooms character with a minimum amount of decoration. Just a few pieces of furniture complete the effect.

Imagine either of these rooms with routine furnishings, and you'll see what McGovern has accomplished. The warmth, flavor, and much of their appeal as settings for intimate family life would be gone. What makes the props so good is the way they catch every visitor's eye and tell an immediate story of family living.









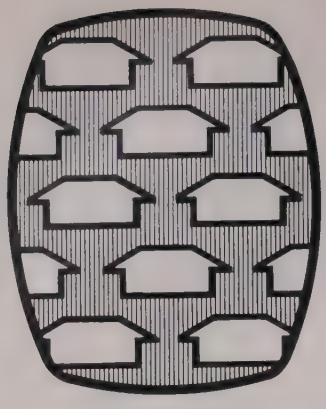




Presentation pays off in selling one-of-a-kind houses like these

Impeccable presentation of model houses, as shown on the preceding pages, has been a major factor in Tom McGovern's success in selling houses like the six shown above. Some are architect designed; some are designs by his own staff. Nearly always, McGovern (facing camera, below) has an important role in designing and selling his houses—as he is doing in this photo with the George Ison family, whose house is now going up. Says McGovern: "The Isons learned about me when they visited my model and talked to my saleswoman there. I have to be both a good salesman and a good builder to complete the sale—but I would never have had the chance to sell or to build if I hadn't had the model house to show."





REPORT FROM LOS ANGELES:

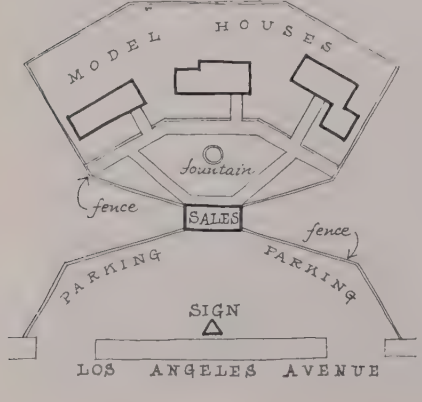
Here is how Larwin Co stages volume-built houses for maximum impact

"Because we have to handle large crowds to move houses in volume, our model area is organized to get the most efficient exposure," says Lawrence Weinberg, president of the big Los Angeles building firm.

"We introduce our customers to the area through our sales office—it's a businesslike approach that puts the focus on selling. We group our houses in a semicircle to welcome and enclose them. We fence our sideyards, to make sure the prospects approach the front of the house. We furnish lavishly and unusually, so they'll remember what they have seen. And we head them back towards the sales office with the flat-out statement at our last model: 'Simi Park offers the most outstanding terms for vets in all America.' "

Weinberg spends about $6,500 per model on landscaping, furnishing, decorating. He sold 1,400 houses last year, has sold 475 in Simi Park since its opening last November.

Details of his presentation begin at right.





Photos: Hanson's Studios



PARKING LOT is fenced off from Larwin's sales and display area.



"Give your houses a picturebook setting to appeal to buyers' dreams"

"But don't mislead buyers by overdoing it, or you may scare them off," adds Larwin President Larry Weinberg, whose model house area is shown above.

"People's dreams of California living, ideas they soaked up from magazines and movies, are a major reason they moved to the state. And if they live in apartments, as most do, they know they're missing something. So our job is to convince them our houses will fulfill their dreams."

Larwin models appeal to buyers' dreams with long low lines, landscaping, and big outdoor living areas. "But we don't show them everything at once," says Weinberg. Instead he plans his model-house area to unfold in a series of carefully timed impressions. Here are some of the rules he follows:

1. Lay out the area so visitors enter through the sales office where they get their first view of the models through big sliding glass doors.

2. Landscape the area like a park—with lots of low-cost flowers for color and scent, a fountain to make it seem cool, and broad paths so people won't be crowded.

3. Plan fences, paths, and planting so they guide people where you want them to go—in the front doors of the models and not across the lawns between them.

4. Mulch garden beds with peat moss so they will look freshly dug the way prospects visualize their own gardens.

5. Use fences to connect models so visitors have to enter the houses before they can see the backyard living areas.

continued



"We show three different basic models"



"That way we give buyers enough choice without confusing them," says Weinberg.

Exteriors are designed to appeal to Larwin's specific market —the buyers' dreams brought down to earth. For example:

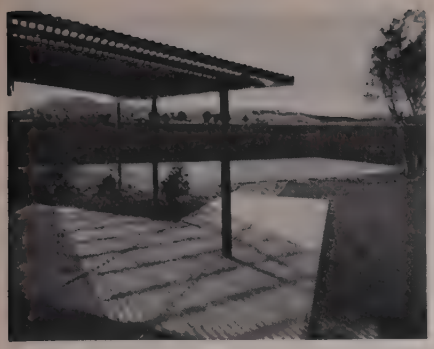
Buyers who like the current "Pacifica" style can have the Islander shown above with grilled shutters, bamboo fences, big weathered rocks in the garden, exposed aggregate walks, and an Easter Island statue out front.

Traditionalists can have the California shown at right with louvered shutters, panel doors, painted fences, and formal landscaping.

And those who want a more nostalgic style can have the Westwood shown below with stenciled shutters, decorative trim, a split rail fence, and informal landscaping.

Each house has a different floor plan, but is available in any of the three basic exterior styles.









"Almost every buyer will identify himself with one of these backyards"

"Chances are he is an apartment dweller who now wants a backyard to enjoy the outdoor living that he came to California to get. So we give a lot of thought to trying to give each backyard a particular appeal that will fit a particular way of life."

Athletic types are attracted by the paved badminton court in the yard at left.

Families with children are attracted by play area with swings and a slide in the center yard.

Gardeners are attracted by the landscaping possibilities shown in the yard at right.

And almost everybody is attracted by large paved terraces that are reached through sliding glass doors (below) and invite outdoor entertaining.

Photos: Hanson's Studios



"We try to make our rooms look like glamorous stage settings"

"We load them with luxury symbols—antiqued mirrors, high style accessories, and original oil paintings," says Weinberg.

"But we always use medium priced furniture—the kind shown in the popular magazine articles on decorating. So when buyers look at our rooms, they see furniture that they know they can afford to own. And, of course, when they see the furniture in the magazines, they are reminded of our houses."

Larwin's decorator-designer J. Thomas Wilner also suggests: 1) use one color of carpeting throughout the house, even in the bathrooms, to carry the space from one room to another; 2) always leave the lights on, even on sunny days, so the houses will look warm and inviting—and fix the switches so they can't be turned off; 3) leave the curtains on sliding glass doors closed (or only partly open) so people will deliberately look out rather than take the view for granted; 4) use big accessories and lamps to heighten the scale of the rooms (small lamps make a room look smaller).

continued



"Dramatize the size of the kitchen"

"Make it look big enough so the whole family can enjoy it at once," says Weinberg.

He and his designer start thinking about making the kitchen look bigger at the blueprint stage. One result: This kitchen seems larger than it is because it was designed with a half wall that opens it to the living room and entry.

To emphasize the kitchen size even more, the eating area is furnished with a table for six—with six chairs and six place settings. The underscaled wrought-iron table with a clear glass top keeps the corner open and airy.

Four other good presentation ideas shown in this kitchen: 1) fresh flowers, plants, cannisters, telephone, and a platter give the room a live look; 2) the oven control light is left on to add sparkle and draw attention to the oven; 3) signs tell exactly how much extra per month the built-in range and oven would cost buyers; 4) a serving cart (lower right) suggests how easy it is to serve meals out on the terrace.

Photos: Hanson's Studios





"Models look bigger without doors"

"Prospects can see all the space in the house much more easily and can move about more freely. But we leave the hinge butts and pins in place so people won't get the idea that doors aren't included in the price of the house."

"This garage shows how house can grow"

"Convert the garage of one model to a recreation room," says Wenberg. "It makes a relatively small house look a whole lot bigger. And, like a swimming pool, it builds up the prospect's dream of how he will live in the future. Maybe he can't afford a recreation room now, but he knows he has the space for it."

Signs make it clear that the garage conversion is not included in the price of the house.



Hanson's Studios



"We don't leave anything to chance"

"Spell out important features when you think they make your house more saleable," says Weinberg.

Example: the eye catching sign above which draws attention to closets. Larwin puts special emphasis on big closets because visitors were critical of smaller closets in the company's previous models.

"And turn apparent drawbacks into assets," says Weinberg.

Example: a small bedroom (left) furnished and decorated as a nursery. Baby furniture is small scaled, so it makes the room look bigger. And many of Larwin's prospective buyers are young families, so a room furnished as a nursery has direct meaning for them.

H & H staff



H & H staff



"We do our major display job outside—to keep our interiors homelike"

"Then we don't have to clutter up our rooms with a lot of little signs," says Weinberg. Display cases show 1) certificates and awards (to establish Larwin's reputation); 2) quality features like ceramic tile, lath and plaster, and central heating (not always used in Larwin's area); 3) hardware and wall paper options. Flapping flags overhead (left) create a lively, festive atmosphere even on week days when there are only a few couples strolling through the sales area. /END



No matter what else you do to merchandise your houses,

the critical step comes when the prospect meets the salesman . . .

PERSON-TO-PERSON

Only then can the prospect be led to the big decision

to sign his name on the dotted line

So it is up to the salesman to reassure the prospect that he is buying the right house in the right place, to create confidence in the house and the builder, and—most important—to ask for the order.

Salesmen keep hearing these fundamentals from sales managers. They keep reading these fundamentals in hundreds of books on selling. They keep learning these fundamentals in top-level merchandising courses like those now being held across the country by General Electric, US Gypsum, and Owens-Corning Fiberglas (the Fiberglas course, which supersedes NAHB's popular merchandising course, presents leading consultants Bill Molster, Stanley Edge, and Jim Mills).

Yet person-to-person selling is still one of the most puzzling problems in marketing. Why? Because it is affected by so many variable factors—factors like price class, type of buyer, kind of house, and scores of local market conditions.

All these variable factors are bound to dictate different approaches to personal selling. To see the extent to which these factors can affect the approach, study the two examples beginning on the next page. Overleaf you will see how—and why—Builder Bernard Shomberg uses a realtor to sell his higher-priced models, and beginning on *p 200* you will see how Perl-Mack uses its sales staff to sell lower-priced houses in a busy model-display area.

Levitt & Sons salesman with prospect. H&H staff photo

REPORT FROM MADISON:

Here is how Bernard Shomberg uses a realtor to sell his one-of-a-kind houses

Shomberg, who started building in Wisconsin just seven years ago, has established himself as one of Madison's top designers and builders.

To do this he has also had to understand selling: "To sell higher-priced houses, a builder has to sell prospects on himself."

Paradoxically, it is just because Shomberg understands selling so well that he has teamed up with Realtor Pat Lucey, who started selling houses in Madison the same time Shomberg started building them. Reason: "A good realtor can handle a lot of the personal selling better than a builder can."

Both Builder Shomberg and Realtor Lucey have been successful. Last year Shomberg built about 25 houses and several small apartments. Lucey Realty Service sold 500 houses, including about 100 new houses for five builders.

This year Shomberg says he will work closer than ever with Lucey and expects a strong increase in his sales volume.

On the next three pages, you will see how the selling team of Builder Shomberg and Realtor Lucey works.



Photos: William Wollin



REALTOR LUCEY (with notebook) talks to Builder Shomberg as salesmen inspect builder's model house.



"Our personal selling starts when the realtor shows our model house"

Says Builder Shomberg: "Though we build one-of-a-kind houses, we keep one house open as a showcase, and one of our realtor's salesmen is stationed there every weekend. On a typical Sunday afternoon, about 30 couples—attracted by our advertising—will come out to see it. In addition, during the week, this salesman (or any of the other 16 men on Realtor Pat Lucey's staff) can bring out realty-office clients and show them the kind of design and construction I offer.

"I used to do all my own selling," Shomberg adds, "but I've learned that a large realty firm can produce many more prospects and give them more personal attention and services than I ever could. They have the staff and volume of prospects to handle trade-ins—I don't—and trade-ins are critical to my sales [see *p 199* for details]."

"I also used to sell without a model, but I've learned it pays not only to have a showcase, but to furnish it."

Shown above is Salesman Ken Runlee, pointing out a kitchen feature to Mr & Mrs James Everts—who, like nearly all of Shomberg's buyers, are looking for their second house. Runlee works full time selling Shomberg's houses, but all Lucey's salesmen are knowledgeable about them. The photo at left shows one of the regular meetings at which Realtor Lucey and his entire staff meet with Builder Shomberg to learn the selling features of his newest houses.

continued

SELLING
continued



"The salesman finds out what they want"

After Salesman Runlee shows the model to Jim and Lois Everts, he chats with them to learn all he can about the kind of house they are looking for, takes detailed notes as they talk. Learning what a prospect really wants is easier in a model than in a realtor's office, says Shomberg, because the prospects can compare their ideal with an actual house—"I like this kitchen, but I'd rather have . . ." or, "We need more bedroom space." If Runlee can make a date on the spot to introduce the prospects to Builder Shomberg, he does it. If they "want to think about it," he gets their phone number.





"The salesman follows up by showing prospects drawings of other houses"

In his files, Runlee can usually find drawings of one or more houses that come close to what the prospects have told him they want. And he can usually get a date to show these drawings in the prospect's home. This gives him another opportunity to suggest that they meet with Shomberg. If a meeting is set up, Shomberg works with the prospects, getting their ideas in detail and developing the sketches. If the prospects agree to go ahead, Shomberg designs a house for them after getting a "pre-construction contract" to cover his design costs in case the final sale falls through.

Photos: William Wollin



"The sale is closed when prospects approve the plans for their house"

When Shomberg has finished his design, he, the realtor's salesman, and the prospects meet in his office. If the plans are approved, the clients sign a contract with Shomberg for the construction of the house, and—if they wish—a contract with the realtor for handling the trade-in of their old house (see opposite).



"Our realtor also handles the trade-ins and other financial details"





Says Shomberg: "[Realtor] Pat Lucey and his salesmen know the Madison market in all price classes. They can usually sell my clients' old houses quickly, and get them the equity they need for my new houses." This often starts a chain of used-house sales, as others on Lucey's prospect list trade up.

Before he signs a trade-in contract with Shomberg's clients, Lucey of course makes a careful appraisal. The photo above shows Lucey (right) and Salesman Runlee appraising the Everts' house. Then all his salesmen are shown the house—the top photo at left shows Lucey's staff visiting a typical trade-in house on their weekly inspection tour of new listings.

If necessary, Lucey will take title to a trade-in house because it keeps the trade-up chain moving, and because he makes a good profit—20% on his investment.

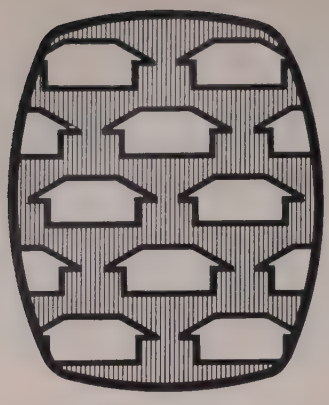
In a typical case, Lucey takes in a low-priced house at the end of a series of trades and then sells it on a land contract under which the buyer agrees to take over the mortgage after five years. Lucey pays $10,000 for the old house, appraised as worth $11,500. He gets a bank loan for $7,800 at 6% interest. He thus ties up $2,200 of his own cash for five years. Next he sells the house on a land contract for $11,500. The buyer pays $500 down (this returns Lucey's commission) plus $200 a year for five years (Lucey's $1,000 profit). The buyer also pays 6½% interest on $11,000 and enough each month to cover Lucey's payments to the bank.

Result: Lucey takes in $200 a year plus $715 in interest at 6½%, pays out $468 a year in interest at 6% on the bank loan, thus nets $447 a year on his $2,200 investment.

In addition to handling trade-ins, Realtor Lucey takes over other problems for Shomberg. In the photo at left, he is shown talking with Anchor S&L President Al Steinhauer about a mortgage for one of Shomberg's clients.

"This kind of personal attention," says Shomberg, "helps sell my houses [for a sample of Shomberg's work, see below]."





REPORT FROM DENVER:

Here is how Perl-Mack handles sales of its mass-built houses

"Our whole sales setup is geared to the handling of great numbers of people," says Jordan Perlmutter, partner in charge of sales for Perl-Mack, Denver's biggest builders. "We purposely bring people out in masses to create a bandwagon psychology."

"If we did not organize our sales force for crowds, we'd be hopelessly bogged down."

With a sales force of five men and a sales manager, Perl-Mack sold 100 houses on each of two recent weekends, has sold over 500 since January 1. Last year the company built and sold 811 houses, most in the "volume-built" price range, from $11,900 to $15,700.

To see how Perl-Mack's salesmen handle prospects, begin at right.



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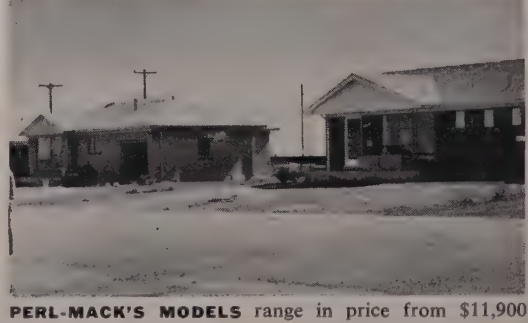
1. PROSPECTS ENTER model display area by passing through a sales pavilion that hides models from street.

Photos: Pat Coffey



4. STUDYING HOUSE AT LEISURE—"important in arriving at a decision"—couple notes storage under lavatory.

H&H Staff



PERL-MACK'S MODELS range in price from $11,900 to $20,500. These two sell for $14,350 and $15,750.



2. SALESMAN watches couple arrive, but does not stop them. He tries to make a quick appraisal of them as prospects.



3. COUPLE ENTERS MODEL by themselves. Wife holds brochure that is available at several spots in display area.



5. CHECKING FEATURES called to attention by sign, wife opens oven.



6. STUDYING CONSTRUCTION, husband checks ducts. Wife looks at finished basement.



7. IN FURNISHED LIVING AREA, wife tries pull-down fixture over dining table, while husband looks over acoustical ceiling. Sales brochures are available on table (foreground).

"Our personal selling starts by letting prospects see for themselves"

"There are two reasons why," says Jordan Perlmutter, partner in charge of sales for Perl-Mack.

"The first is a very practical reason. We're often handling big crowds—as many as 9,000 for a new opening, hundreds every weekend. Eight out of ten people on the site are just lookers. If our salesmen tried to accompany everyone through the models, they'd never have time to find the hot prospects or to close a sale. Our salesmen are 'closers'—they are on the site to take deposits from people who want to buy houses.

"The second reason is this: it is good sales psychology to let people go through the houses by themselves. It takes the pressure off prospects—who need time to decide which house they like and can qualify for. We offer a wide range of houses. The sign out front gives the price, and our brochure gives the down payment and monthly payments. Prospects can find the model that fits their needs and their income without any help.

"And we know that people shop around—they can judge value for themselves without our pointing out each feature. Signs in the models make clear exactly what is included.

"But our salesmen are easily spotted—they all wear red blazers—so prospects can easily get accurate answers about things they can't see or questions of special concern to them. And our salesmen are trained to give the answers quickly."

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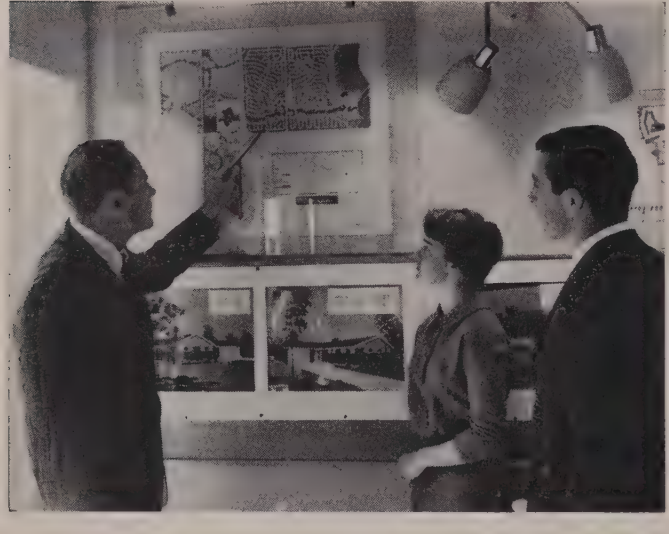
"A salesman picks up the prospects after they've seen for themselves"

"When the salesman—who's been watching—knows that prospects have seen several models, he walks up and introduces himself [photo left], asks the prospects for their names. Then he asks if they've seen a house they particularly like, and whether he can answer any questions," explains Sales Manager Jack Turner.

"The salesman tries to qualify the buyer immediately. He may ask where the husband works, and volunteer that it takes so many dollars per month to buy a particular model. Only after he is sure the prospects are qualified and have questions about a house will he take them back to a model. He may explain some novel feature like the corridor laundry in one model [center], or, if the husband has questions about the hot-water heater, he may take him to the garage [right] and explain the capacity and durability. If a prospect wavers between two houses, he may point out the size and equipment in one kitchen. He volunteers very little, but will answer questions in terms of cost to the buyer: how much the hot-water bill would be for a family of four, how much it costs per year to heat a particular house, or he may point out that sewers are in and paid for.

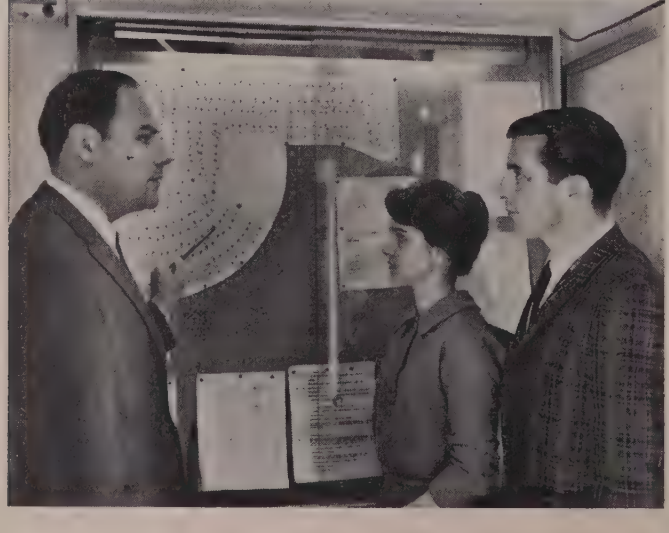
"The salesman tries as soon as possible to get prospects into the sales office, often does this by suggesting, 'I'd like you to see a map showing where we are building now.' "

Photos: Pat Coffey





"Then we sell neighborhood, get prospects to pick a model and a lot"



"First stop in the sales office is the community map [photo, top left]," says Turner. "After people have seen the houses, they want to orient themselves in the area. Since people buy neighborhood, we point out that ours is a prize-winning community. Our salesmen know the community thoroughly, and this builds up the customers' confidence. The next stop [above] is a display showing the choice of elevations for the house or houses they like. We want prospects to make that first easy decision: which house they like best.

"Once that choice is made, we take them to a lot map [left] and point out what lots are available for their favorite model. Since we are always sales ahead of construction, the salesman mentions the earliest completion date he can promise for a given house on a given lot. The fact that we do not have houses for immediate delivery impresses all our prospects, gives the salesman a chance to suggest that prospects 'shouldn't put off a decision too long'—and should select a lot right away.

"Getting prospects to make these first decisions is one of the surest ways to lead them toward a sale."







"If necessary, we show prospects the school, shopping, and community pool"

"We try not to do anything that will waste salesmen's time, but if prospects must see for themselves and the salesman thinks it will make the sale, he takes prospects on a personally conducted tour of [l to r] the school, shopping center, and recreational facilities. The salesman's tour does two things: it relieves doubt—the great enemy of decision-making—and it builds buyer confidence in us as builders and in the salesman as our agent."



"A key stop on the tour is a look at 'their' lot"

"Taking a prospect to the lot they picked on the map does three things," says Turner. "First, it narrows down the things they are thinking about to just one—the selection of a lot. Second, it gets them interested in the actual building process —we keep referring to it as 'their' lot, get them to visualize 'their' house being built on it. And third, it reassures them about the terrain and just what their land looks like, which they cannot see on a sales map."

"Our last stop is the closing office"

"Some prospects can be brought into a closing room with a direct remark like, 'Well, shall we go inside and wrap up the deal?' But if a salesman needs an excuse to get them back into the office again, he will suggest something like, 'Let's check the brick and trim color for a house on that lot,' or 'Let's check the exact dimensions of the lot.' "

"When a prospect asks how much money he needs to close the deal, we'll tell him $200—and offer him a blank check. If prospects ask for more time to make up their minds, the salesman says, 'May I make a suggestion while you're making up your mind? Why not leave a $25 deposit on the lot to protect it against sale to another buyer? If, after three days, you decide to take the lot, you need only to bring us $175 more. If you decide you don't want the lot, we'll refund your money.' We always do refund the $25. Its only purpose is to make it easy for a prospect to reach a big decision by making a smaller one."



continued



"Prospects are always followed up"

If prospects cannot make up their minds to buy on their first visit, the salesman makes a note of their names, addresses, and phone numbers. Each day he turns his list of these prospects over to a secretary. She indexes the prospects on cards which give the date and the salesman's name.

"These cards are filed for two weeks. Then, if the prospect hasn't called back, the cards are delivered to the salesman—who phones the prospects. He usually starts the conversation by telling them that he can show them new sites in a newly opened area—which gives prospects a good reason for coming back again.



"A tell-it-all movie helps on rush days"

"The ten-minute color movie gives factual details on every phase of construction, and on the materials used in our houses," says Sales Manager Jack Turner. "Our salesmen have all this information at their finger tips, but we can portray it more dramatically on film. And, of course, every question the film answers is one less question the busy salesmen have to answer.

"The film is shown at all times that the display area is open, but it is on weekends that it is really important to us. When crowds are heavy we station one man at the entrance to urge visitors to step inside."

Photos: Pat Coffey





"We don't pay the salesman's commission until he's made a post sales visit"

Within a week of move-in time, a salesman must call on each customer he has sold. He delivers a bonus-certificate book listing home appliances she can earn by giving him new sales leads. No salesman gets his commission until he gets a signed receipt for the booklet.

"We put so much emphasis on this post-sales visit because our buyers are an effective sales force," says Turner. Often the customer will invite the salesman in for coffee. He will then explain the bonus plan, often get names of prospects right away. A salesman who has been with Perl-Mack two years typically gets 30% of his compensation in commissions (vs 60% in straight salary, 10% in bonus).





"Salesmen are trained to know community, construction, and closing"





"We want our salesmen to know all the answers about our community and our construction," says Jordan Perlmutter, "so they can pop back the answers to customers' questions. We think the salesman's ability to give straight unhesitating answers to questions builds customer confidence—and it also speeds the selling process."

To give salesman the knowledge they need, Sales Manager Jack Turner points out the fine points of Perl-Mack's community plan to new salesman (photo left above). He also explains every detail of construction (in the photo above, he is showing a new salesman the steel I-beam used in the framing of Perl-Mack houses). And new salesmen spend weeks listening to an experienced salesman close deals (photo left) before they are permitted to start selling.



1



2



3

Photos: H&H staff



4



5



6

The candid camera watches a salesman at work

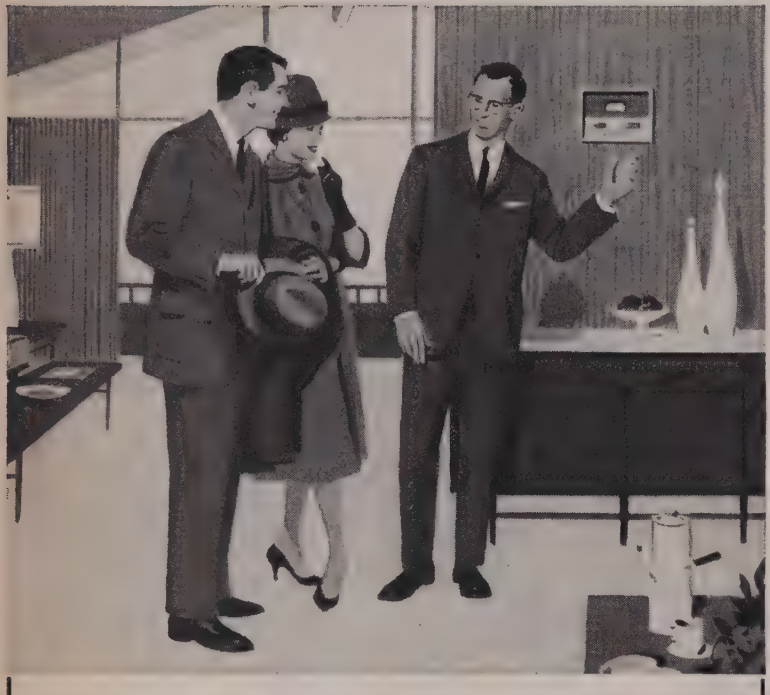
These photos were taken by a H&H editor in Perl-Mack's model area. Unobserved, he watched (and recorded) this sequence as a couple are approached by a Perl-Mack salesman and, after a few moments, walk with him to the sales office.

/END

Now! Sell

The Self-Cleaning Home!

Honeywell announces an electronic air cleaner designed exclusively for the home!





Less housework sells the woman—The Honeywell Electronic Air Cleaner gives every homemaker a headstart on cleaning chores, because most of the dust and dirt has already been removed from the air. Endless tasks like dusting, cleaning, window washing and wall washing are all cut to a fraction. With a home that stays cleaner longer, the homemaker can enjoy hours of new leisure and family fun.

Reduced decorating costs sell the man—For the most part, redecorating is necessary only when a change in colors or atmosphere is wanted. Walls, drapes, wallpaper stay clean and fresh looking much longer when whole-house air cleaning is on the job.

Benefits for the entire family—The Electronic Air Cleaner is no cure for allergies, but it does remove as much as 95% of the irritating airborne pollen and dust in the home—including many of the odors that cling to these airborne particles. A high percentage of airborne bacteria is electronically trapped, as well.

Handsome Living Area Panel—The Living Area Control Center is your merchandisable symbol of whole-house air cleaning. The Honeywell Electronic Air Cleaner is one of those standout features that brings your prospects back for that all-important second look.

A new sales extra—easy to install—The Honeywell Electronic Air Cleaner is the most modern advance in environmental control since air conditioning. Here is a truly modern feature to help sell today's modern homes. And the Electronic Air Cleaner is compact (only seven inches thick, installed) to fit standard forced air ducts.

Costs no more than a good refrigerator—The price of Honeywell's Electronic Air Cleaner is right where everyone can afford it. A price that lets you make a substantial profit, too! And the Electronic Air Cleaner is designed and built to require the very minimum of service—and most of that the homeowner performs himself.

Backed by Honeywell—The Electronic Air Cleaner is backed by famous Honeywell quality design and manufacturing. This new residential unit is a compact design of the Honeywell Electronic Air Cleaners used in hospitals, factories and office buildings for years.

Additional support—Currently featured in national consumer advertising, the Electronic Air Cleaner is backed by a full promotion program, with many elements designed for the model home. Call your nearest Honeywell office, or write Honeywell, Minneapolis 8, Minn.

Honeywell

First in Control

H HONEYWELL SINCE 1885

HONEYWELL INTERNATIONAL

Sales and Service offices in all principal cities of the world. Manufacturing in the United States, United Kingdom, Canada, Netherlands, Germany, France, Japan.

Be sure to see

NEW WAYS TO BUILD BETTER

A monthly report on home building ideas, products, and techniques

Starting here

New products



Barbecue hood comes in high-style antique copper and pewter finishes, has extra capacity needed for venting open fire smoke and odors. Trade-Wind's new Thrustpower series has dual centrifugal blowers powered by a ⅓-hp motor. Air is exhausted through four aluminum filters and 10″ round duct. Two 100-w lamps supply diffused working light. Hoods come in 36″, 42″, and 48″ lengths for wall, island, peninsula, and pass-through installations.

Robbins & Myers, Pico Rivera, Calif.

For details, check No. 1 on coupon, p 336



Garage door screen pulls down like a window shade to cover door opening completely, lets the buyer use the garage as extra outdoor living space in warm weather. Reel-Screen fits into top of door opening between the jambs, does not interfere with door operation. Heavy duty zippers seal the sides of the fiberglass screen, a vinyl cushion seals the bottom. Screens come 8′, 9′, and 15′, and 16′ wide, up to 7′ high. Prices start at about $50.

Barberton Aluminum, Barberton, Ohio.

For details, check No. 2 on coupon, p 336

And on the following pages

Technology

New ideas from Canadian research house. . . . New wall systems save $150 per house. . . . Boxbeams and big panels form new roof system. . . . New mobile home is plastic molded.

see p 251

What the leaders are doing

Here's a coast-to-coast sampling of houses in the $11,000-to-$13,500 bracket. . . . How to profit with a compact par-3 golf course.

see p 275

Publications

New catalogs of locks, fans, tools, cabinets. . . . Manuals on hydronics, dampproofing, insulation.

see p 332

More **New products**

Swimming pools for under $4,000. . . . Five 1961 air conditioner lines. . . . New siding, new hardware, new zone valves, new laminates, new tractors, etc.

see p 287

PM*...the most important quality feature that you can add to your homes!



Notice how the proper installation of PM* completely isolates the house from the site.

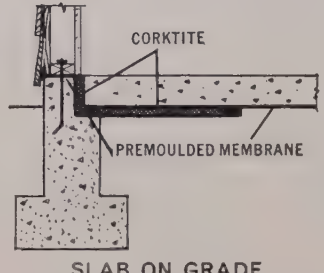
*Premoulded Membrane

TRADEMARK

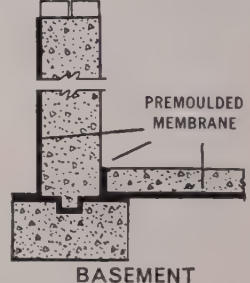
the original TRUE vapor seal!

Today's sophisticated home buyers want and have the ability to pay for "quality construction" in their next home. Quality construction that means more than just a house "loaded" with eye-catching gimmicks and appliances. The *most important* quality feature starts at the ground level with the installation of a true, impermeable, permanent vapor seal . . . "Premoulded Membrane." For the function of all other products used throughout the home depends greatly on the protection provided by the vapor seal. PM*, unlike filmy plastics and saturated papers, will provide a permanent, inviolate shield against destructive moisture for the lifetime of the building. The average house can be protected with a PM* Vapor Seal for approximately $145.00 . . . a small cost for the value received. Don't risk your reputation by using inferior so-called vapor barriers . . . compare before you buy . . . be sure any material used meets PM* standards of quality listed to the right.

IDEAL FOR ALL TYPES OF CONSTRUCTION



SLAB ON GRADE

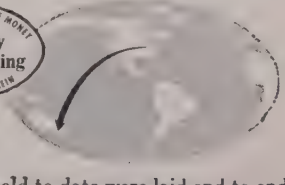


BASEMENT

IMPORTANT PM* FEATURES:

- Water vapor transmission rate of only 0.0066 grains per sq. ft. per hr.
- Strong enough to resist rupturing or tearing under trundling of wheel barrows or normal foot traffic.
- Installed with 6-ft. head and side lap that is sealed with Sealtight Catalytic Asphalt to provide a monolithic vapor seal without voids or open seams that will expand and contract without breaking the bond.

REPLACEMENT OR A REFUND OF MONEY
Guaranteed by Good Housekeeping
IF NOT AS ADVERTISED THEREIN



if all the "PM" sold to date were laid end to end it would cover a path from Elgin, Illinois, to Sydney, Australia, over 9000 miles away.

SEALTIGHT®
PRODUCTS FOR BETTER CONSTRUCTION

Write for your free copy of the "Design Techniques" Manual.

W. R. MEADOWS, INC.

10 KIMBALL STREET
ELGIN, ILLINOIS

DIRECTORY OF SELLING AIDS

for

BUILDERS AND REALTORS

This special advertising section has been incorporated in our Annual Merchandising issue as a special service to the housing industry.

Here is a new Merchandising Service which we hope will help in speeding communications between manufacturers who spend millions of dollars a year developing selling aids and the builders and realtors who need them and want them so urgently. A reader service coupon appears on page 210 of this section to enable you to request selling aids from manufacturers advertising in this section.

DIRECTORY OF SELLING AIDS

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Want more information about these sales aids?

The numbers on this coupon are keyed to the numbers preceding the manufacturer's name above. Circle the ones that interest you and mail this coupon to: **House & Home** Dept. M
Time & Life Building
Rockefeller Center
New York 20, New York

cut here

sales aids

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31	32	33	34	35

NAME_____

POSITION_____ FIRM_____

KIND OF BUSINESS_____

STREET_____

CITY_____ STATE_____

From professional color planning . . . to these proved promotion aids—CALORIC HELPS YOU



THE KITCHEN THAT SELLS THE HOUSE!



Beatrice West

The beauty of the selling idea behind these Caloric color-coordinated kitchens is . . . it works so beautifully all the way through.

First, you sidestep the grief of trying to second guess kitchen styling . . . with professional plans by Beatrice West, one of America's top decorating authorities.

Pick any one of the seven glamorous Caloric gas appliance colors. Then take your choice of five magnificent pre-planned Beatrice West schemes for that color. They're complete . . . from name wallpapers, counter tops, floor tile to sparkling accent colors. Twenty-five color-coordinated plans in all for the smartest, most competitive eye-catching kitchens in the business!

Next, you move into the market with the whole line-up of integrated Caloric selling helps shown below. There's everything you need to merchandise the *prestige* of the nationally advertised Caloric name . . . and the lifetime *quality, performance* and *value* of your Caloric kitchens. Talk about a competitive edge! Here's beauty that sells on sight!

See your Caloric representative for details now. Or write direct.

P.S. *Wait 'til your wife sees these Caloric kitchen honeys . . . that will be the clincher!*

Caloric®

CALORIC APPLIANCE CORPORATION, TOPTON, PA.

RANGES • BUILT-INS • GAS DISPOSER • SINKS • HOODS

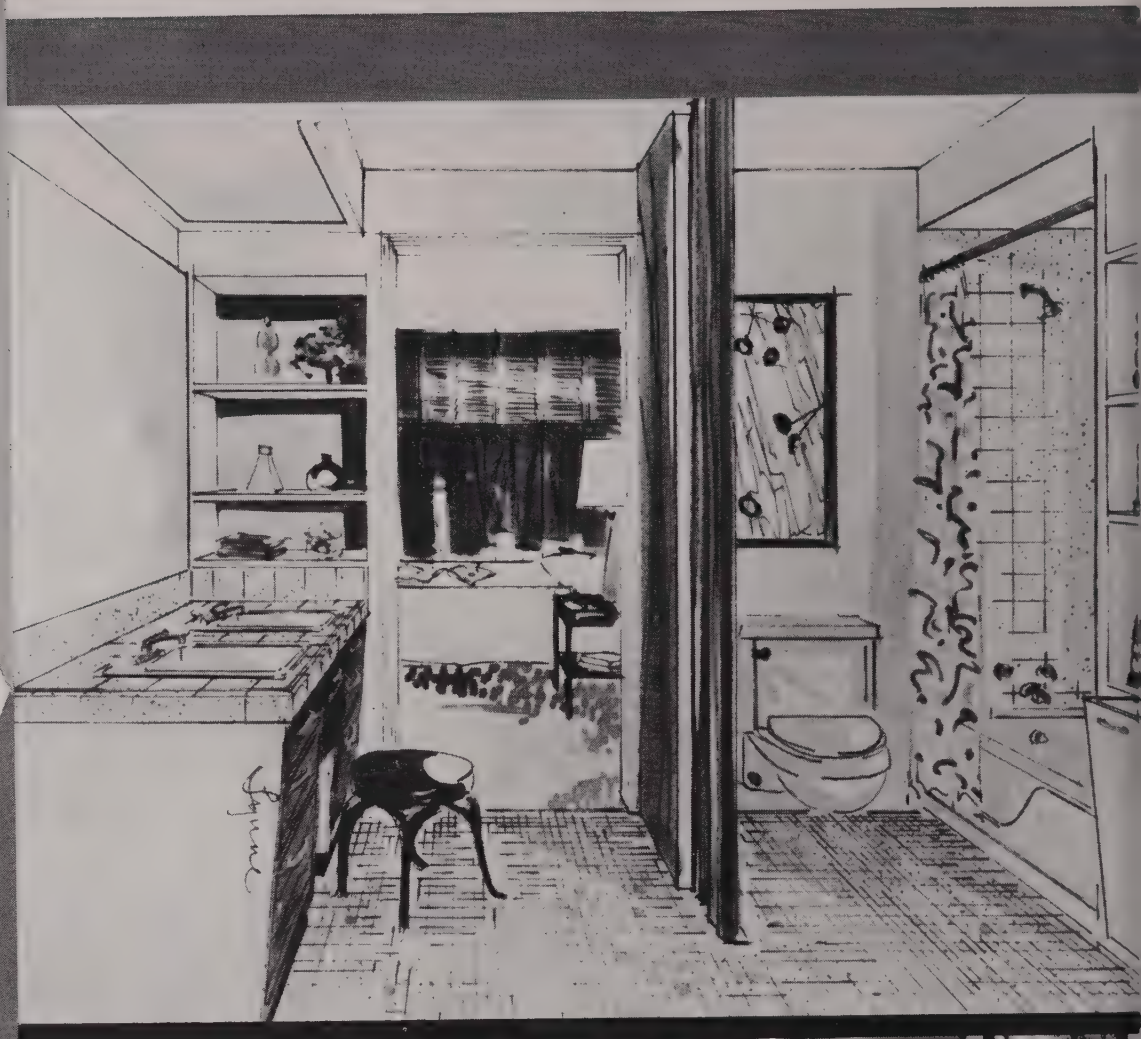




new unique ceramic tile bathroom design service

exclusive with Stylon in the ceramic tile industry

Stylon CERAMIC TILE CUSTOM KEYNOTES '61 MODEL









DESIGN SERVICE HOME PROGRAM...

SELL HOMES FASTER...
with custom-designed bathrooms!

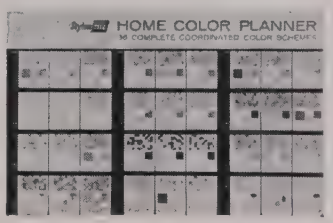
SELL HOMES FASTER...
with model home displays!

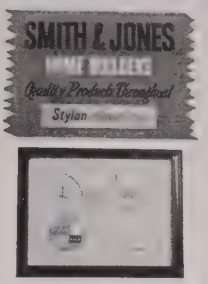
SELL HOMES FASTER...
with point-of-purchase sales aids!

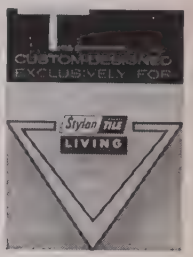


Stylon CERAMIC TILE
LIVING
DESIGN CENTER









POINT-OF-SALE DISPLAYS Color Corner: 2′ x 3′ Model Home tile selector display • Color Planner: 36 complete bathroom schemes in full color • Design Award • Outdoor Shingle • Stylon-Living "Custom Bathroom Design" Plaque.







POINT-OF-SALE LITERATURE . . .
personalized to sell your home...not just tile. 500 free.
AD MATS . . . featuring Stylon's brand name . . . designed to drop into your ads.

BIG PLUS...

Your name and the address of your model home will be listed in Stylon's October ad in Living for Young Homemakers (out Sept. 20) if your model home features a Stylon-Living bathroom. During National Home Week (Sept. 23 – Oct. 1), the public will be urged to visit your model and *buy a new home.* Now!

The Design Staff of Stylon and Living for Young Homemakers will create a selling bathroom just for your model . . . professionally planned to your particular needs and specifications for just $15. The Stylon-Living Design Center will send you a perspective rendering (16″ x 20″) in full color, showing every detail; a complete set of blueprints with professional specifications; a full list of equipment and accessories. Everything you need to build from . . . from walls to floor to ceiling. And if a "sticky" customer wants something special, we'll design it for you (and her) tailor-made — for $15.

Put Stylon's 1961 Merchandising Program to work for you. It's compact, field-tested to sell the value of ceramic tile; help sell your homes. Contact your nearest Stylon representative or distributor... or write us direct

Stylon CERAMIC TILE

STYLON CORPORATION • Plants in Milford, Massachusetts, Redondo Beach, California
Member: TILE COUNCIL OF AMERICA, INC., THE PRODUCERS' COUNCIL, INC.

Fill out and mail to: Stylon Corporation, Dept. 12, Milford, Mass.
Please send me further information on Stylon's Merchandising Program for Model Homes.

*Name*_____ *Firm Name*_____

*Street*_____

*City*_____ *Zone*_____ *State*_____

I plan to build___homes in 1961. My regular tile contractor is_____



every builder can use the Du Pont Air-Conditioning Guide

Jenny's house has built-in comfort—the sort of comfort only year-round central air conditioning can give. Her building blocks are Du Pont's new descriptive booklet "Climate For Better Living," a guide now available to every builder.

This is a sales aid-worth having. Scheduled as an eight-page insert in CORONET for June, "Climate For Better Living" will be seen by more than twelve million readers. It will explain every major factor about modern residential air conditioning: cooling, humidity and dust control, health benefits, relative costs and financing.

The guide is detailed and practical. It gives potential home buyers powerful reasons for including year-round central air conditioning in their new homes... and it puts you, the builder, in the right spot for selling it. Why not get reprints of this guide from your air-conditioning dealer? Mail them, or display them in Du Pont's handy counter-merchandiser in your model home.* You can also get ad mats of the guide from your dealer for local newspaper coverage, or TV slide spots. Any way you use it, "Climate For Better Living" can be a useful sales help.

**If your dealer doesn't have them, send $2.00 to Du Pont, "Freon" Products Div., N-2420HA, for 200 guides in a colorful dispenser.*

FREON® REFRIGERANTS

DU PONT

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BETTER THINGS FOR BETTER LIVING . . . *THROUGH CHEMISTRY*



THE BEST WAY TO SELL YOUR HOME

or locate new housing anywhere in the United States...

use

TRANSAMERICAN

nationwide

HOME SALES CENTERS

This leading network of Realtors has offered the only true national market for selling and buying homes since 1953.

Thousands of families have been served by the TransAmerican Network since 1953.

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The most effective and extensive Real Estate marketing service is provided by TransAmerican Realtors.

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Put your home in the national spotlight . . . sell it through your Regional TransAmerican Home Sales Center or TransAmerican Regional Affiliate.

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COLORADO
Denver
CONNECTICUT
Fairfield
Greenwich
New Canaan
Hartford
DIST. COLUMBIA
Washington, D.C.
FLORIDA
Bradenton
Clearwater
Fort Lauderdale
Lakeland
Miami
Orlando
Pensacola
Sarasota
St. Petersburg
Tallahassee
Tampa
GEORGIA
Atlanta
Augusta
Savannah

ILLINOIS
Champaign
Chicago
Elgin
Elmhurst
La Grange
Joliet
Skokie
Springfield
INDIANA
Elkhart
Fort Wayne
Gary
Indianapolis
Lafayette
Wabash
IOWA
Davenport
KANSAS
Kansas City
Wichita
KENTUCKY
Louisville
MAINE
Portland

MARYLAND
Bethesda
Rockville
Silver Springs
MASSACHUSETTS
Boston
Holyoke
Wayland
Westboro
MICHIGAN
Allen Park
Ann Arbor
Benton Harbor
Dearborn
Detroit
Jackson
Kalamazoo
Lansing
Midland
Owosso
Traverse City
MINNESOTA
Minneapolis
MISSOURI
St. Louis

NEBRASKA
Omaha
NEW HAMPSHIRE
Hampton
NEW JERSEY
East Orange
Elizabeth
Montclair
NEW YORK
Huntington, L. I.
Jamestown
Manhasset, L. I.
New York City
Pleasantville
Syracuse
Vestal
White Plains
NO. CAROLINA
Charlotte
High Point
Raleigh

OHIO
Canton
Cleveland
Columbus
Dayton
Lorain
PENNSYLVANIA
Erie
Harrisburg
Lemoyne
Philadelphia
Pittsburgh
State College
RHODE ISLAND
Barrington
SO. CAROLINA
Charleston
Columbia
TENNESSEE
Chattanooga
Knoxville
Memphis
Nashville

TEXAS
Austin
Corpus Christi
Dallas
El Paso
Houston
UTAH
Ogden
Salt Lake City
VIRGINIA
Harrisonburg
Norfolk
Roanoke
WASHINGTON
Seattle
WEST VIRGINIA
Charleston
Huntington
WISCONSIN
Green Bay
Madison
Milwaukee
Sheboygan
Wauwatosa

Realtors are invited to inquire for local franchises.

TRANSAMERICAN

TransAmerican Real Estate Corporation
1014 Franklin, S.E., Grand Rapids, Mich.

FOR MEDALLION HOME BUILDERS

Now

Hotpoint

HELPS YOU MERCHANDISE YOUR WHOLE HOUSE



NEW TOTAL MERCHANDISING PLAN—personalized for your homes—helps you step up turnover!

This new total plan merchandises your whole house—not just the kitchen. It can dramatize all the special features of your homes, the unique advantages of your site or any special incentive you offer buyers. It actually gives you, virtually free, all the costly professional advice only biggest builders could afford up to now.

If you are building Hotpoint-equipped Medallion homes, here's all you do: Contact your Hotpoint distributor and tell him you want a *total merchandising plan* developed for you. He gets the facts from you and relays them to Hotpoint's home office. There a professional staff prepares a plan that coordinates the tools shown at the right into a timed-right, aimed-right, personalized package for you.

You get the benefits of Hotpoint's experience in adding excitement to the homes of thousands of builders. And you get the selling sizzle of Hotpoint features in your kitchen, laundry, home heating—all with the appeal of flameless electric living. Call your Hotpoint distributor *now* for a total merchandising plan.

FOR ALL BUILDERS

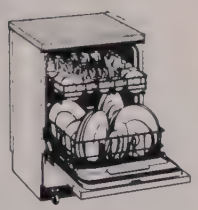
Even if you are not building Medallion homes, Hotpoint will put together a complete merchandising package for you as a qualified builder. It will include brochures, kitchen-laundry planning, promotion materials, and site signs. Contact your Hotpoint distributor.

Hot

ELECTRIC RANGES • REFRIGERATORS • AUTOMATIC WASHERS • CLOTHES DRYERS • CUSTOMLINE® • DISHWASHERS
DISPOSALL® • WATER HEATERS • FOOD FREEZERS • AIR CONDITIONERS • ELECTRIC BASEBOARD HEATING

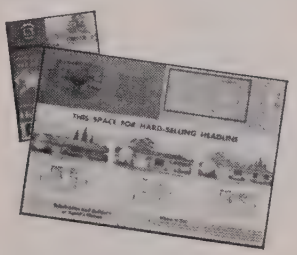


HOTPOINT GIVES YOU ALL THIS MERCHANDISING HELP, TAILOR-MADE FOR YOUR HOMES



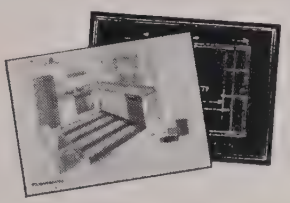
Free Appliances for Contests

Run your own contest to bring out the buyers. Hotpoint provides the prizes to qualified builders.



Carry-Home Brochure

Send prospects home with your story. Hand out colorful brochures made for you by Hotpoint.



Kitchen and Laundry Planning Service

Hotpoint gives you blueprints and scale drawings for kitchens and laundry rooms with top sales appeal.

Pre-tested Ad Mats

Drop them into your ads for electric-living excitement. Builders all over have proved their pulling power.



Hotpoint Merit Award

It identifies you as a quality builder—draws quality buyers with money to spend.





Traffic-Building Display Material

Build traffic with a complete kit of site signs, avenue of flags, pennants, and interior displays.

point

A Division of General Electric Company, Chicago 44, Illinois

Yorktowne KITCHENS and

REPLACEMENT OR REFUND OF MONEY
Guaranteed by Good Housekeeping
IF NOT AS ADVERTISED THEREIN

JOIN FORCES TO SELL YOUR HOMES





Here's today's winningest home-sales combination, Good Housekeeping, the best known and most respected household magazine in America, AND Yorktowne Kitchens, world's largest producer of fine-wood kitchen cabinets . . . these two leaders combine their promotional efforts to sell the homes you offer or build.

LOOK WHAT YOU GET! Official Folders explaining the importance and meaning of the Good Housekeeping Seal and attesting to the splendid quality of Yorktowne Classic and Yorktowne Continental Kitchens . . . Colorful Fact Placks emphasizing Yorktowne Kitchens' outstanding quality features and bearing the Good Housekeeping Seal of Approval. . . Eye-Catching Counter Cards tying in Yorktowne Kitchens with the Good Housekeeping Seal . . . Good Housekeeping Seal Posters and Good Housekeeping Seal Mats.

The Good Housekeeping promotion is only one more of the extras offered by Yorktowne Kitchens to help builders sell more homes.

Today, home sales are being built by Yorktowne Kitchens with the help of Good Housekeeping Institute. For full details, mail the coupon NOW!

YORKTOWNE KITCHENS,
Manufactured exclusively by
COLONIAL PRODUCTS CO.
Dallastown, Pennsylvania

I am interested in the new Yorktowne Kitchen-Good Housekeeping promotion. Please mail full details to:

Name _____

Company _____

Street & No. _____

City _____ Zone _____ State _____

AN UP-TO-DATE REPORT ON THE CCH PROGRAM—AND WHAT IT CAN DO FOR YOU



In only 3 years, more than 2,150 builders have sold 200,000 homes through the CCH Program—90,000 of them last year alone. And the 1961 Program is enrolling builders faster than ever. More than 1,100 have already signed up—70% more than a year ago.

Why are more and more builders going CCH? Because unlike many selling plans, the Comfort-Conditioned Home Program doesn't just promote what we want to sell—it helps you sell houses by giving your customers *what they want — and look for* — in a new home.

Among the new activities offered to builders this year are 26 two-day NAHB Sales Courses, sponsored by Owens-Corning Fiberglas. Packed audiences of builders and their salesmen have attended the first of these held in Detroit, Charlotte, New York, Atlanta, Cleveland, Miami, Tampa, and Dallas.

For more about the Sales Courses, and the whole 1961 Program, turn the page.

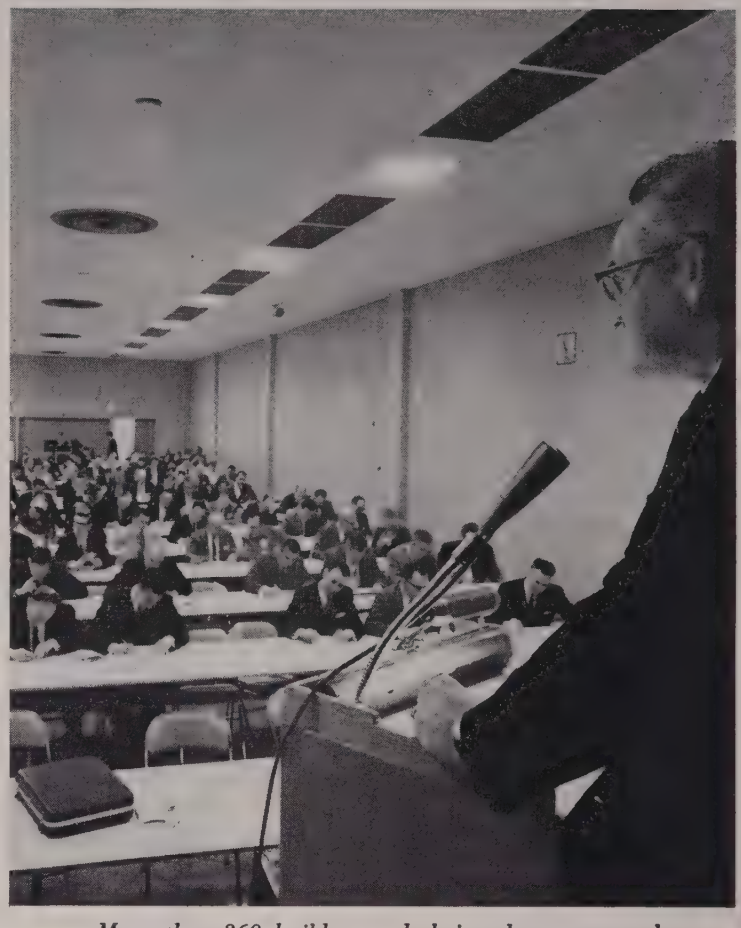


WHAT IS THE NAHB SALES COURSE?

Simply stated, it is a joint effort by Owens-Corning Fiberglas and the National Association of Home Builders, designed to help builders' salesmen sell more homes.

Three nationally-known experts in the home-building field conduct the course: Stanley Edge, a pioneer in market research and organized selling; James Mills, noted marketing consultant; and William A. Molster, director of marketing services for the NAHB.

This year, an estimated 7,500 builders and their salesmen in 26 major U.S. cities will attend these two-day Sales Courses. Sessions include lectures, visual materials and demonstrations on every aspect of home selling, from making the contact to closing the sale.



More than 360 builders and their salesmen recently attended the NAHB Sales Course held in Detroit.

COMPANY PENSION FUNDS FOR MORTGAGE FINANCING

In still another segment of the Comfort-Conditioned Home Program, Owens-Corning Fiberglas has pioneered in stimulating the use of corporate pension funds for mortgage financing. Owens-Corning's President Harold Boeschenstein outlined the objectives last October 5th, in an address before the Mortgage Bankers Association. In addition, top officers of Owens-Corning Fiberglas have recently called on trustees representing 65% of all corporation pension funds to explain to them the advantages of mortgage financing.

With the help of the NAHB, influential building publications, the Mortgage Bankers Association of America, and others, this program's success has been spectacular. Among the banking institutions now investing pension funds in FHA and VA mortgages are Chase Manhattan Bank, Bankers Trust Co., National Bank of Detroit, Mellon National Bank and Trust Co., Bank of America, and many others.

COMFORT-CONDITIONED HOME SALES AIDS

In the 1961 CCH Program, front-line selling support is given more importance than ever before. Included: *National advertising* in Life magazine, to carry on the momentum of this multi-million-dollar promotion (46 pages have carried the CCH message to your prospects) . . . The *Salesmaker's Training Course* and *Salesmaker's Kit,* containing a complete series of 11 planned sales meetings plus easy-to-understand instructions on the phone calls to make, the letters to write, the clinchers that close the sale... A *Merchandising Guide Book* and *Promotion Kit,* with site signs, displays, pennants, wall plaques, to help you plan your promotions and win the buyer over right at the model home.

A PROMISE FOR THE FUTURE—AND AN INVITATION

What's ahead for you in the CCH? Well, part of the Comfort-Conditioned Home creed is the belief that builders must offer better values and new features which make the new home significantly different and much more attractive than old houses. With this in mind, Owens-Corning Fiberglas has undertaken seven major product developments in fields where research shows your prospects' interest is high: sound-conditioning, indoor-outdoor living, climate and light control.

Would you like to share in the largest and most successful manufacturer-sponsored selling program in the history of the home-building industry? We invite you to. For full details, just fill out the coupon and mail. We'll be happy to arrange an interesting, informative CCH presentation at your convenience. Or call the local representative of any of the following companies, or your local Owens-Corning Fiberglas office:

Armstrong Cork Co.
Certain-teed Products Corp.
The Flintkote Company
The Ruberoid Co.
Tiger Division,
Basic Incorporated
Insulite Division, Minnesota
and Ontario Paper Co.
Kaiser Gypsum Co.
Stanley Building Specialties Co.
The Curtis Companies, Inc.
Alsco, Inc.
Air Control Products, Inc.
Arnold Altex Aluminum Co.
Caradco, Inc.
Rogers Industries
F. C. Russell Co.
Paulson Window Co.
Sto-A-Co
Wisco



Owens-Corning Fiberglas Corp.
Department 67-E
Toledo 1, Ohio

OWENS-CORNING FIBERGLAS

I would like to see the 1961 Comfort-Conditioned Home presentation in my office, without obligation. Please have your local Owens-Corning Fiberglas representative call for an appointment.

NAME_____

TITLE_____

COMPANY_____

ADDRESS_____

CITY_____ ZONE_____ STATE_____

The Wall-Tex Playproof Promotion builds extra profits into your new homes

Here's a new idea that gets additional promotional mileage out of features you are already using in your homes. It dramatizes these features as Playproof ideas which make your new home more ideal for growing families. The Playproof theme is most meaningful to these families because it revolves around Wonderful, Washable Wall-Tex, the woven fabric wall covering, and all the other features you already use in your home for safer, more carefree family living.

The complete Playproof promotion package includes direction signs, welcome sign and banners, easel-backed cards, small door stickers, carpet runners, Playproof feature stickers and descriptive folders.

HERE ARE MANY WAYS THE PLAYPROOF PROGRAM WORKS FOR YOU:



The Playproof Program dramatizes the low maintenance and operating cost features of your Wall-Tex homes.



Appeals strongly to the 72% of new-home buyers with children under 18.



Promotion is self-sustaining but also complements any existing promotions.



Playproof Wall-Tex provides "custom" decoration for each unit — avoids look-alike homes.



Playproof Wall-Tex eliminates call-backs for plaster cracking, paint defects and nail popping.



Wall-Tex salesmen help train your salesmen and guide you in planning your advertising.



A Playproof home identifies you as a responsible, progressive builder who stresses safety and quality.



Call or write today for the full Playproof Promotion Story

COLUMBUS COATED FABRICS CORPORATION,
Columbus 16, Ohio • AX 9-2112
WALL COVERING DIVISION

NEW CHRYSLER MODEL HOME PROMOTION KIT

separates the BOYS from the BUSINESSMEN!



Knowing how to build houses is one thing.

Knowing also how to sell them quickly at a good profit is something else again. And it's that knowledge that separates the "boys" from the businessmen in competitive times.

That's why you'll find the new Chrysler Model Home Promotion Kit so valuable. We've done everything possible to make it the most effective selling kit ever offered to you, packed with merchandising and promotional material that will sell your houses faster.

And we know it works. Because we've tested it with the industry. Not once, not twice, but three times.

1. We tested it before we started by gathering information from leading builders all over the country—what they wanted, why they wanted it, how they wanted it done.
2. We tested hand-made models with over 200 other leading builders at the NAHB Show in Chicago, incorporating their suggested changes and improvements.
3. We field-tested the revised material with still more leading builders. More changes and alterations were then made, and the kits were completed in their final form.

Now the kits are ready to join your sales force. Your nearest Chrysler Airtemp dealer can tell you more about them, and we've also prepared a colorful booklet that describes them in detail. Mail the coupon below and we'll send you a free copy by return mail. But don't wait—do it now.

CHRYSLER
AIRTEMP

Airtemp Division, Chrysler Corporation
Dept. SP-323, 1600 Webster, Dayton 4, Ohio

LOOK AT THIS COMPLETE PACKAGE OF INDOOR AND OUTDOOR PROMOTIONAL AIDS!

- 2 DIRECTION SIGNS—each a 24" x 36" poster card!
- 3 IN-HOME DEKKA-POLE DISPLAYS—floor-to-ceiling spring poles, with feature cards and add-on numerals!
- 3 OUTDOOR OR PATH SIGNS—each 11" x 14" with add-on numerals!
- 5 MAGNETIC PRODUCT FEATURE CARDS—6" and 8" circles ... magnetized!
- 2 DOOR CARDS—each 12" x 9" for front or rear door!
- ELECTRICALLY-OPERATED ACTION SIGN—18" x 24" with action and sales excitement!
- 50 FEET OF IMPRINTED PLASTIC FLOOR RUNNER—30" wide, tough, washable, imprinted with selling message!
- KIT OF UTILITY TAGS—colorful tags and labels to identify utilities, etc.!
- Plus PERSONALIZED MODEL HOME BROCHURES available separately!
- Plus PERSONALIZED MODEL HOME SITE SIGNS available separately!
- Plus SUGGESTED NEWSPAPER AND RADIO ADVERTISING!

MAIL THIS COUPON FOR BOOKLET DESCRIBING MODEL HOME PROMOTION KIT IN DETAIL!

Gentlemen:

Please send me a copy of "Build Better, Sell Better" describing your new Model Home Promotion Kit.



Name_____

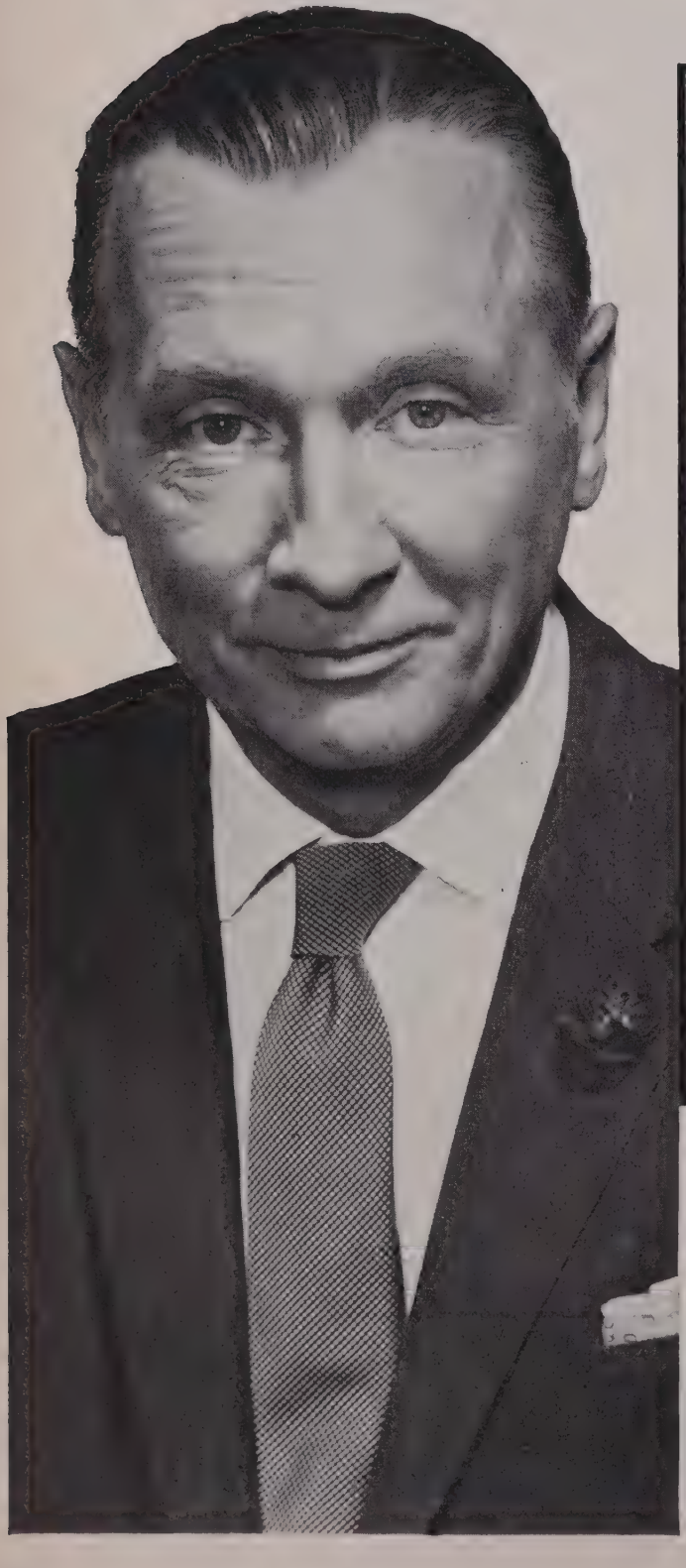
Address_____

City_____ Zone_____ State_____

SP-323

Another merchandising first for successful builders

Now! Add the John Cameron Swayze to



ALVIN HOMES, OHIO'S LARGEST BUILDER AND ONE OF THE NATION'S BIG 3, PROVES THIS HOME SELLING PROMOTION REALLY WORKS!

The most convincing thing we can say about our builder program is to quote Mr. Al Mars of Alvin Homes, one of the three largest builders in the nation: "I have never seen a manufacturer with so much promotional material . . . so many tools that builders can use . . . Lennox is not just interested in selling furnaces, their promotions are designed to sell homes. Lennox is the only manufacturer that is promotional minded enough and has merchandising programs for any builder, anywhere." Mr. Mars summed up his remarks by saying, ". . . unquestionably, our Lennox program will be a success . . ."



John Cameron Swayze, third from left, on the occasion when he originated his nation-wide LENNOX WEATHER NEWS broadcast from a model Alvin Home. Owners, L. to R., Alvin Siegal, Carl Milstein, Al Mars.



Mr. Mars and Lennox representative, Chuck Harmon, make final arrangements for use of wide variety of Swayze merchandising materials including tract brochures, newspaper ads and billboards.

Don't be satisfied with less than

LENNOX®

HEATS, COOLS, TREATS AND MOVES AIR



®LENNOX INDUSTRIES INC., FOUNDED 1895—MARSHALLTOWN AND DES MOINES, IOWA; COLUMBUS, OHIO; SYRACUSE, NEW YORK; DECATUR, GEORGIA; FORT WORTH, TEXAS; SALT LAKE CITY, UTAH; LOS ANGELES, CALIFORNIA. LENNOX INDUSTRIES (CANADA) LIMITED. — TORONTO, MONTREAL, CALGARY, VANCOUVER, WINNIPEG.

Selling Strength of your '61 home promotions

THIS FAMOUS RADIO AND TELEVISION PERSONALITY IS READY TO HELP YOU SELL YOUR HOMES—NOT LENNOX!

If you've ever wished for a new home selling program that sells your homes, not the manufacturer's product—here it is! There's no ifs, ands or buts. Swayze is ready to go to work for you. Alert builders realize that in today's highly competitive market, it takes a powerful selling program to get results, and this one fills the need. It's flexible, it's exciting and it *gets results!* Contact your Lennox sales representative and get the full details. He'll be glad to help you set up a workable Swayze program immediately and assist you in any other way possible.



SWAYZE COMMERCIALS FEATURING YOUR HOMES

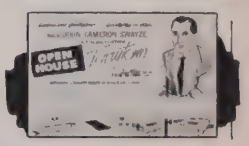
SWAYZE FEATURED ON YOUR TRACT BROCHURES



SWAYZE INVITES PROSPECTS TO VISIT YOUR HOMES FROM BILLBOARDS



SWAYZE SPEAKS FOR YOU IN NEWSPAPER ADS



YOU GET RESULTS FROM LENNOX... INCREASED HOME SALEABILITY AND PROFIT

Consider these Plus Values that are "built-in" to every Lennox unit you install...

1. QUALITY EQUIPMENT

Lennox equipment is the finest made. (We invite you to check this statement.) Your home buyers recognize and respect the Lennox name. They've heard about Lennox quality on John Cameron Swayze's network radio show; they've read about it in leading national magazines; and most important—thousands of them have owned homes with Lennox equipment. They know this is a quality product that *saves* them money.

2. STREAMLINED INSTALLATIONS

The key to the successful operation of comfort equipment is the installation. Lennox installers use all the latest techniques. They attend factory schools, they know how to fit their work into the builder's schedule so they get the job done on time.

3. COMPETITIVE INSTALLED PRICES

The combined Lennox organization—factory-salesmen-dealers—has trimmed the frills off the installed price of our units to make them competitive with any heating and air conditioning line on the market. So you don't have to be concerned with the cost of Lennox quality, because the installed cost in most instances is highly competitive.

4. COMPLETE FOLLOW-THRU SERVICE

Lennox doesn't leave you out on a limb with poor local service. Lennox deals directly with its 5,000 factory-trained dealers who blanket the nation. Behind our dealers stands the industry's finest factory service organization.

CURTIS GOES ALL OUT TO HELP YOU SELL INDIVIDUALITY AND QUALITY

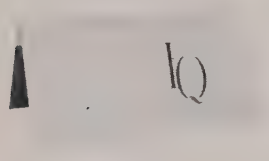
People are shopping for homes offering distinctive touches of *individuality*, and have learned "it pays to buy *quality*." That's why it takes *both*—Individuality *and* Quality—to satisfy today's alert, informed home prospects. Best of all, it costs you no more.

The I-Q Model Home Promotion is designed specifically to help you feature and sell *all* I-Q aspects of your homes...in addition to Curtis products.



The I-Q Builder Award

Presented by Curtis when you use and promote the I-Q theme. This handsomely framed parchment, hung on the wall of a model home, symbolizes ALL the I-Q features built into your homes.



I-Q Sales Clincher Folder

A combination display and selling piece, this folder presents results of a nation-wide survey among realtors... proves to prospects, statistically, it pays now and in the future to buy an I-Q home.



National Full-Color Consumer Advertising

The I-Q concept of home building is merchandised in every Curtis consumer ad appearing in top magazines, such as this ad in *Better Homes and Gardens.*



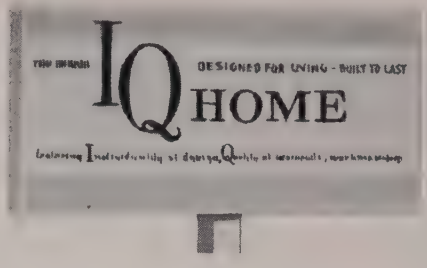
I-Q Window and Door Seal

Smartly styled to tie in Curtis products, including famous FashionWood cabinets, with the other I-Q name-brand products you use.

I-Q Directional Arrow

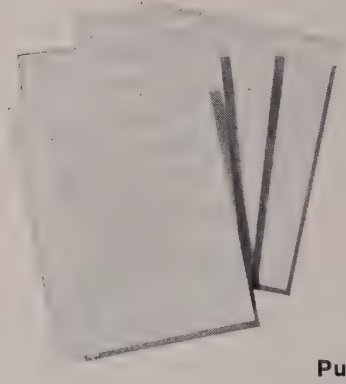
A set of three is shipped with every lawn sign. You can have any sign shop make more if you need them. Silk-screened on hardboard, these signs are durable, impressive.





I-Q Model-Home Lawn Sign

Identifies your home for easy recognition as the I-Q home. Silk-screened on hardboard, 6 ft. x 3 ft., there's plenty of room at the bottom for your personal imprint.



Publicity

The I-Q theme is news—both on the national and your own local level. Real estate and building editors recognize the significance of promoting this theme to their readers, many of whom are your home-buyer prospects.



I-Q Idea Booklet

Here are 22 ideas spelled out for you on putting this I-Q theme to work effectively—newspaper ad layouts, radio and TV ideas, model-home displays, signs, lapel buttons, and many other tested ways to make this promotion work!

Curtis and FashionWood are registered trade-marks of Curtis Companies Incorporated

For complete information, write to:

CURTIS COMPANIES INCORPORATED / CLINTON, IOWA

Individuality and Quality in windows, doors, cabinets, and fixtures

Do the materials you build with
HELP YOU SELL?

Here's a line that does





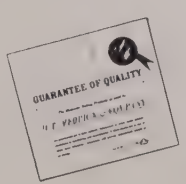
Nationally Advertised–Locally Promoted

A full schedule of color advertisements in leading publications impresses the consumer with the Masonite products you use. This high-impact pre-selling does much to tell consumers that your homes—built better with Masonite brand products—are a quality investment.

Quality brand national advertising results in meaningful sales features when Masonite products are used, displayed and identified in your model homes.



Displays—12 designs are available to fit your needs. Ask for the designs portfolio.



Guarantee of Quality—personally hand-lettered for you. Impressive in your sales office or near entrance to model home.



Promotion Literature—selling messages that work on your prospects. Custom-made to fit in with your own selling themes and featuring the Masonite products you use.

Advertising—mats, illustrations, headlines to get hard-sell ads working for you.

Merchandising Counselors—your Masonite representative is a trained merchandising counselor ready to work with you in promoting your homes. His and his company's services and materials are tailored to your specific needs and selling situations, not stock items that only generalize. See your Masonite representative for the help you need—or write Masonite Corporation, Dept. HH-5, Box 777, Chicago 90, Illinois.



Product I.D. Signs—quick identification of the Masonite products you use. They eliminate customer doubts, are impressive. Are on clear acetate; easy to apply.

MASONITE
shows the way

Masonite and Royalcote are trade-marks of Masonite Corporation.



THE CONGOLEUM-NAIRN "COLOR PACKAGING PLAN"

—a basic selling aid!

Congoleum-Nairn will help you color coordinate more efficiently. Here's how: our "Color packaging" plan...

Every Congoleum-Nairn floor—vinyl or linoleum, by the yard or tile—is pre-harmonized, at the start, with America's leading appliances, paints, fabrics, etc. Above you see part of the "National Colors" control wall in our Design Department. Here we maintain ever-current samples of all top selling appliance and accessory lines.

We will put this wall to work for *YOU*—on a specific, individual, *custom tailored* basis. Yes, we'll give you an exact sales-slanted color plan, built precisely to *your* needs.

A. First, you analyze with your Congoleum-Nairn representative *every* aspect of your flooring problem. Remember, this man has no flooring-type prejudices. Congoleum-Nairn makes them all; to fit any budget or building condition. (We won't mention here our leadership in product development or style designing.)

B. On the basis of this analysis your Congoleum-Nairn representative will ask his Design Department to recommend one (or two or three, as needed) color-coordination plans—tailor made to YOUR particular building, pricing and selling requirements.

Then your Congoleum-Nairn representative will present to you a *complete* sales promotion program (a) the most saleable color scheme, (b) a method for showing your prospects all its advantages with flexibility in color choice, (c) proof that you use famous quality products.

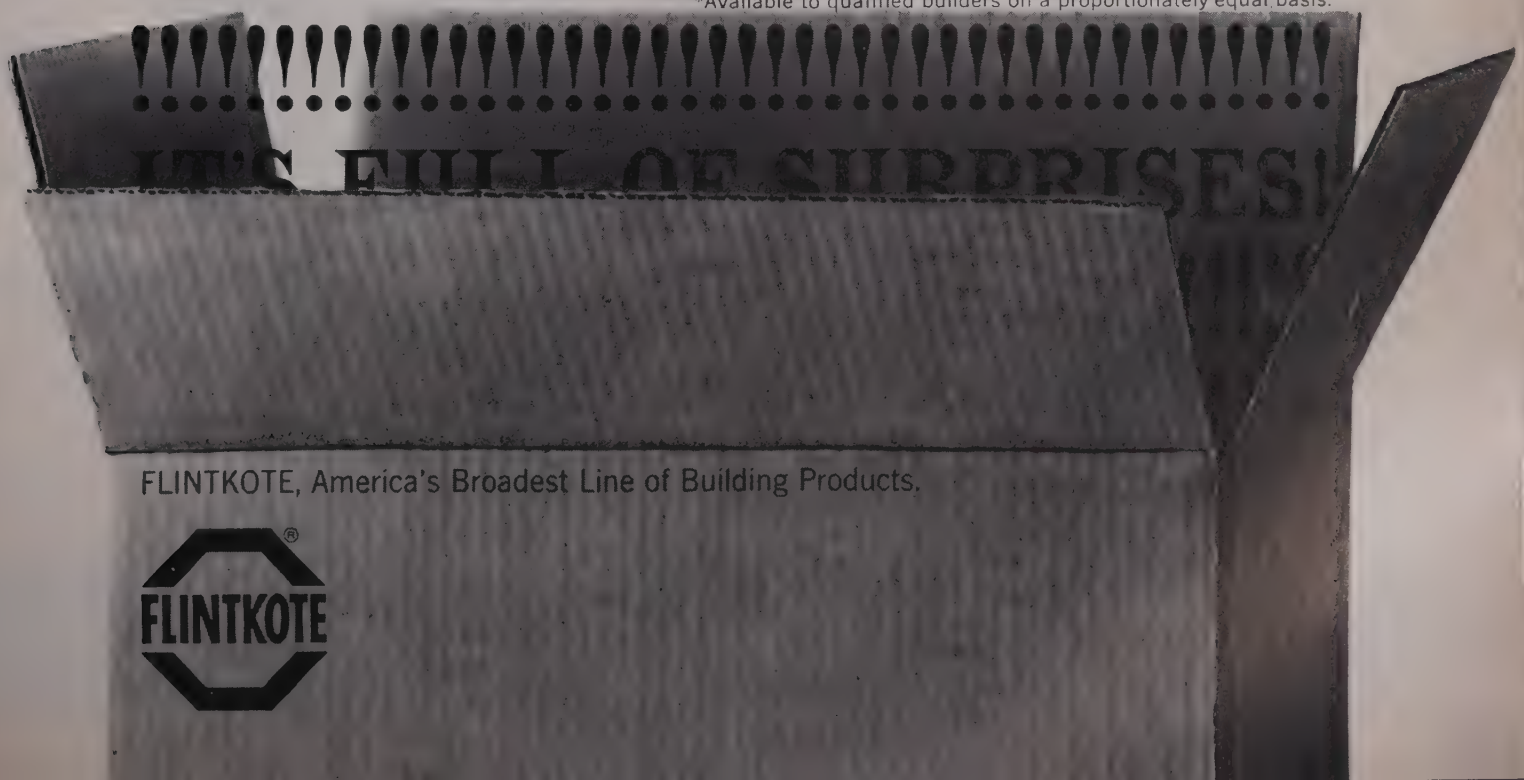
Ask your Congoleum-Nairn representative about our "Color Packaging" plan

Congoleum-Nairn
FINE FLOORS

IT'S FULL OF SURPRISES!

Flintkote's 6 part, year-long builder program starts where other merchandising programs stop. **1. TWO EXCITING NATIONAL CONTESTS!** To enter both contests, highly desirable prospects must visit your model home. Contest #1 "Win a 2nd Home" is featured in the April 22nd Post; Contest #2 "Win a Scholarship" is featured in September Reader's Digest. Both backed by complete ready-to-use, local tie-in promotional packages with: outdoor site sign · road directional signs contest poster · contest display · ad mats · radio spots · Builder's Planning Guide to help you get maximum benefits from promotions. **2. MERCHANDISING BUREAU*** to assist you in the proper and best merchandising techniques in selling your houses. **3. NEW IDEAS & DESIGN FEATURES** The best prize-winning designs in Flintkote's Contest for Architectural College Students will be available to help you sell homes faster! **4. COLOR COORDINATION SERVICE*** to plan winning color combinations for your homes, both exterior and interior! **5. TRAINING PROGRAM** to teach your salesmen to really sell professionally! **6. YOUR FLINTKOTE SALESMAN** to give you every assistance, he's been professionally trained to help you make the Flintkote 1961 program absolutely the most profitable you've ever participated in! **THE NEW '61 FLINTKOTE LINE** new patterns, new designs, a full line of quality products for inside, outside, up, down and all around every home you sell! These are only the highlights! Write for complete details to: The Flintkote Company, 30 Rockefeller Plaza, New York 20, N. Y.

*Available to qualified builders on a proportionately equal basis.



FLINTKOTE, America's Broadest Line of Building Products.

FLINTKOTE®

FOR PRESTIGE AND PROFIT, MAKE YOUR HOME

TOTAL ELECTRIC

THE WESTINGHOUSE WAY

ONE MAN...

Your nearby Westinghouse Residential Sales Manager is the only one you need contact for the full line of Westinghouse products and imaginative assistance in promoting your project. 80 principal markets are now served by Residential Sales Managers.

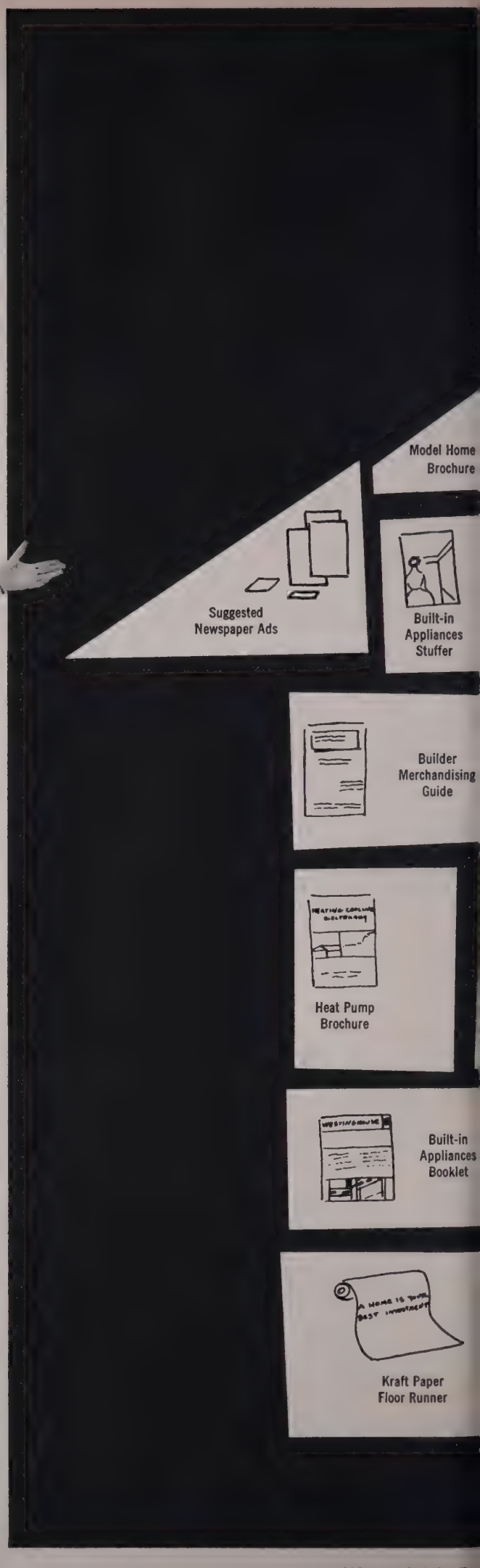


ONE PLAN...

For merchandising your entire project of either Westinghouse-equipped Homes or Total Electric Gold Medallion Homes, your Residential Sales Manager will tailor a program to your specific needs, using sales aids like those illustrated.

ONE BRAND...

A respected name on a matched line of quality home products . . . appliances, cabinets, heating and cooling equipment, wiring devices and Micarta® surfaces for walls, counters and bathrooms.

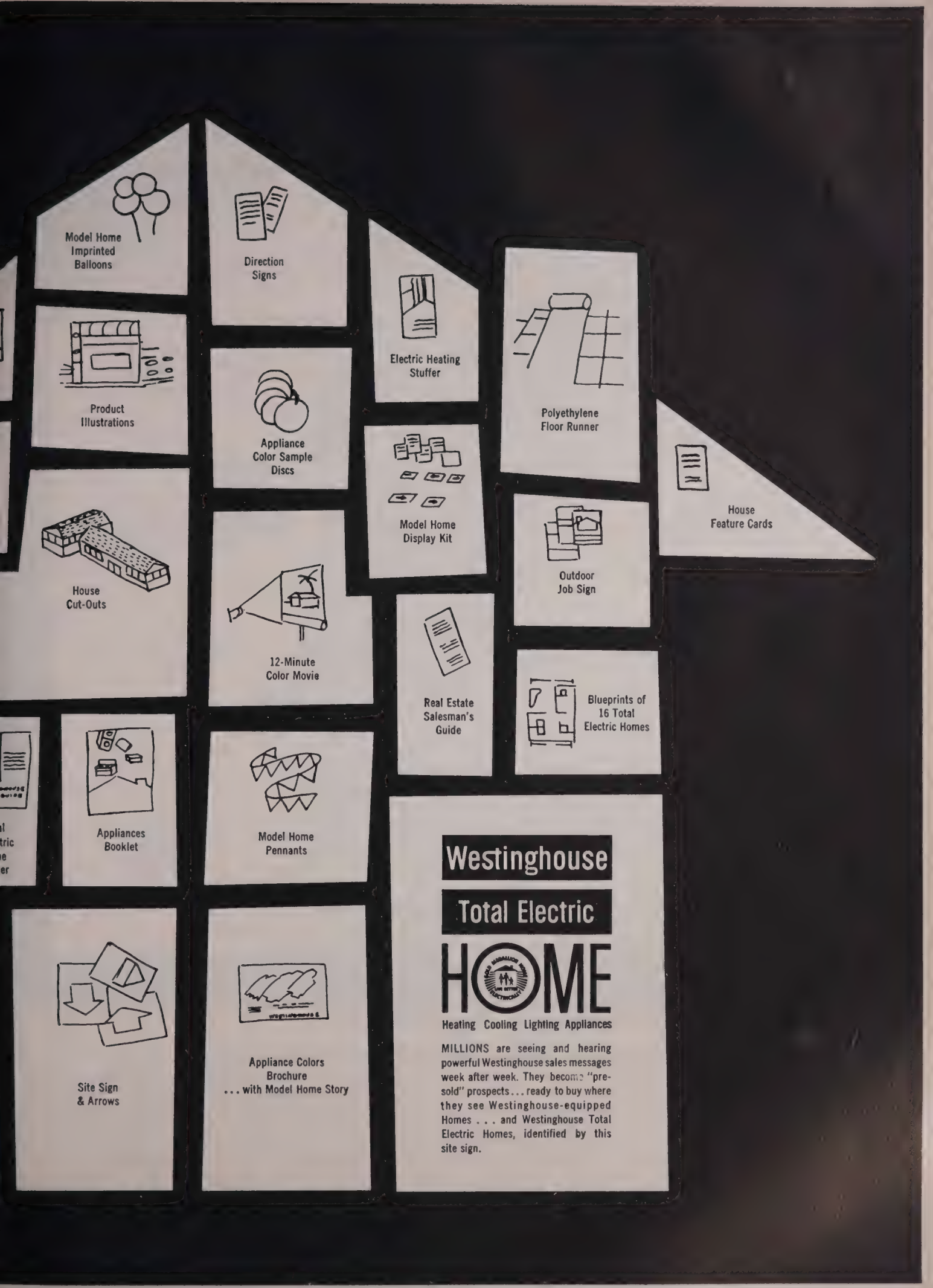


Whether you build twenty homes or a thousand each year, learn how the Westinghouse Residential Marketing Program can save you time and money... make home building a more profitable operation for you.

Call your Westinghouse Major Appliance Distributor or write: Westinghouse Electric Corporation, Pittsburgh 30, Pennsylvania, for a copy of our free booklet, "New Direction in New Profit for Builders."

You can be sure if it's

Westinghouse


Model Home Imprinted Balloons
Direction Signs
Electric Heating Stuffer
Polyethylene Floor Runner
Product Illustrations
Appliance Color Sample Discs
Model Home Display Kit
House Feature Cards
House Cut-Outs
12-Minute Color Movie
Outdoor Job Sign
Real Estate Salesman's Guide
Blueprints of 16 Total Electric Homes
Appliances Booklet
Model Home Pennants
Site Sign & Arrows
Appliance Colors Brochure ... with Model Home Story
Westinghouse
Total Electric
HOME
Heating Cooling Lighting Appliances
MILLIONS are seeing and hearing powerful Westinghouse sales messages week after week. They become "pre-sold" prospects... ready to buy where they see Westinghouse-equipped Homes . . . and Westinghouse Total Electric Homes, identified by this site sign.

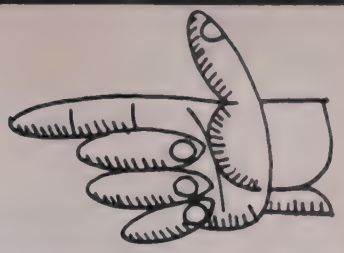


LIFE GETS THEM ALL UNDER ONE ROOF—FOR YOU

This special section is a selling catalog of traffic building merchandising plans available to you. The LIFE Model Home Program puts these many plans under one roof—yours—and into a unified selling package designed to help you increase sales. ■ The consumer-accepted building products above are advertised in LIFE. They are brought together through product display plans tailored to your size and needs, personalized audio-visual sales aids, brochures, direct mail, radio scripts. In addition, the LIFE program offers site signs, newspaper mats, flags, direction signs, and other promotional material to capitalize on the many fine brand name products "Advertised-in-LIFE." ■ For further information write: LIFE Building Products Merchandising Manager, LIFE, Rockefeller Center, New York 20, N. Y.

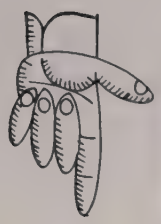


FREE



MERCHANDISING SUPPORT

FROM THE SHINGLE BUREAU



CEDAR SHINGLE ROOF DISPLAY—This three-dimensional unit clearly defines you as a quality builder. Your prospects can see in close-up detail the advantages of a cedar shingle roof: the 3-ply application, the thickness and texture, the natural beauty of the genuine. The display—26 inches long, 12 inches wide, 14 inches high—is compact enough to fit in any of your high traffic areas.

CEDAR HAND-OUT SHEETS—We will imprint this literature with the name of your firm or development—so that you may take full credit for being a quality builder. One sheet gives all of the advantages of a cedar shingle roof; the other details the features of a cedar shingle or shake wall. You will gain a competitive edge in your community by seeing to it that each prospect is furnished this background material on cedar roofs and walls.

CONSUMER LITERATURE PACKET—A wide array of colorful consumer literature is available to all builders featuring cedar shingles and shakes. We will send you a sample packet so that you may order the pieces that appear most helpful for your sales program. Use the coupon below.





RED CEDAR SHINGLE BUREAU 5510 White Building, Seattle 1, Wash.

Please rush me:

- ☐ *A Roof Display Unit*
- ☐ *Sample Cedar Roof Hand-Out Sheets*
- ☐ *Sample Cedar Wall Hand-Out Sheets*
- ☐ *Consumer Literature Packet*

Name .....

Firm .....

Address .....

City ..... *Zone* *State* .....

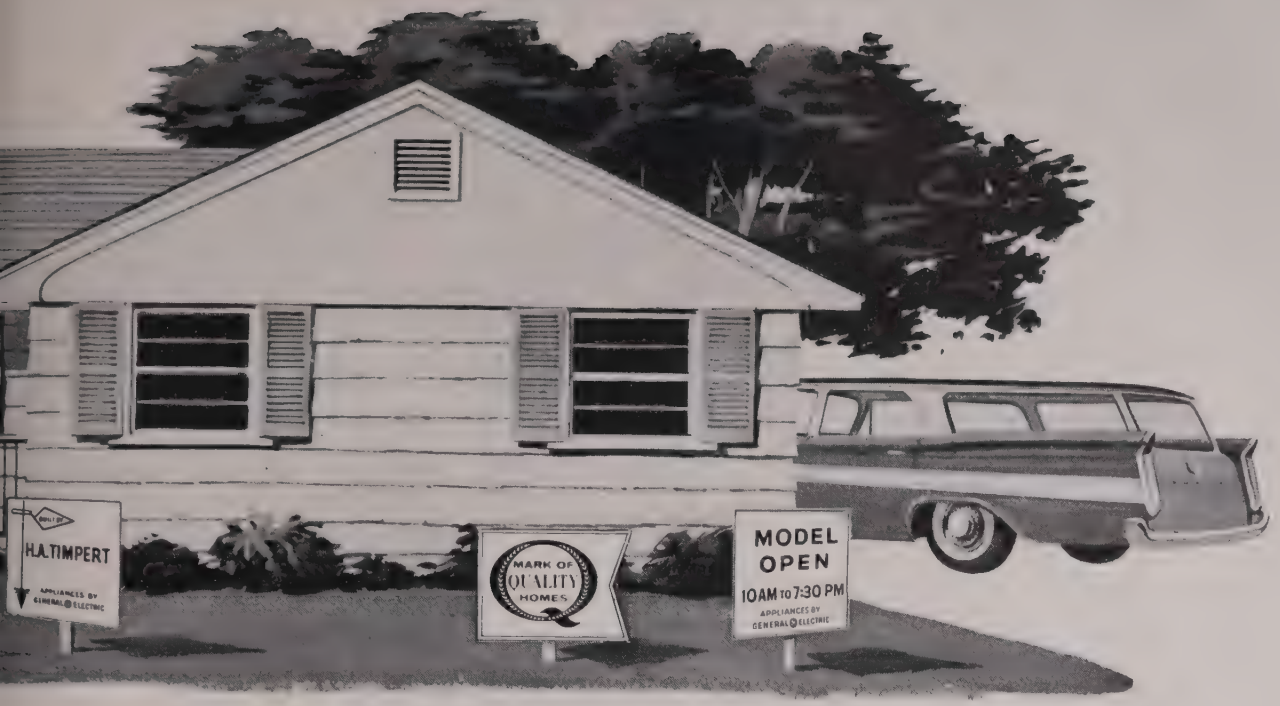


New Builder

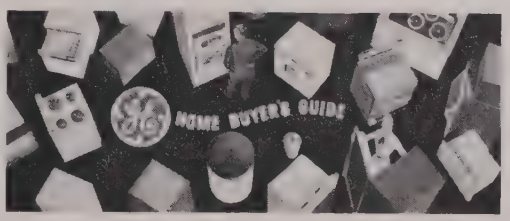
Sales Aids

Pull in prospects, help close sales

#1 MARK OF QUALITY KITS: Your General Electric Distributor now offers you a *tested* promotion kit that helps sell your homes when you use GE Appliances. No matter how large, or small a builder you are, or where you're located, you'll find this kit invaluable. It's complete and it's powerful. Just look at a few of the aids available to you— ■ Customized brochures that sell *your* homes ■ Personalized four part sectional site sign ■ Pennants and directional signs ■ Adhesive seals, metallic rope, mats, and—



#2 HOME BUYERS GUIDE BOOKLET: Home Buyers Guide booklets available from your General Electric Distributor feature ratings and dimensions of GE Major Appliances, Heating and Air Conditioning. This booklet tends to exemplify the quality built into your home.



#3 BUILDERS SALES CLINICS: For the past three years General Electric Home Bureau builder specialists have been conducting country-wide Builder's Sales Clinics. Each clinic is a dynamic, informative six hour seminar covering the latest sales technics. For information on how you can participate in such a clinic—at no cost to you or your organization . . .

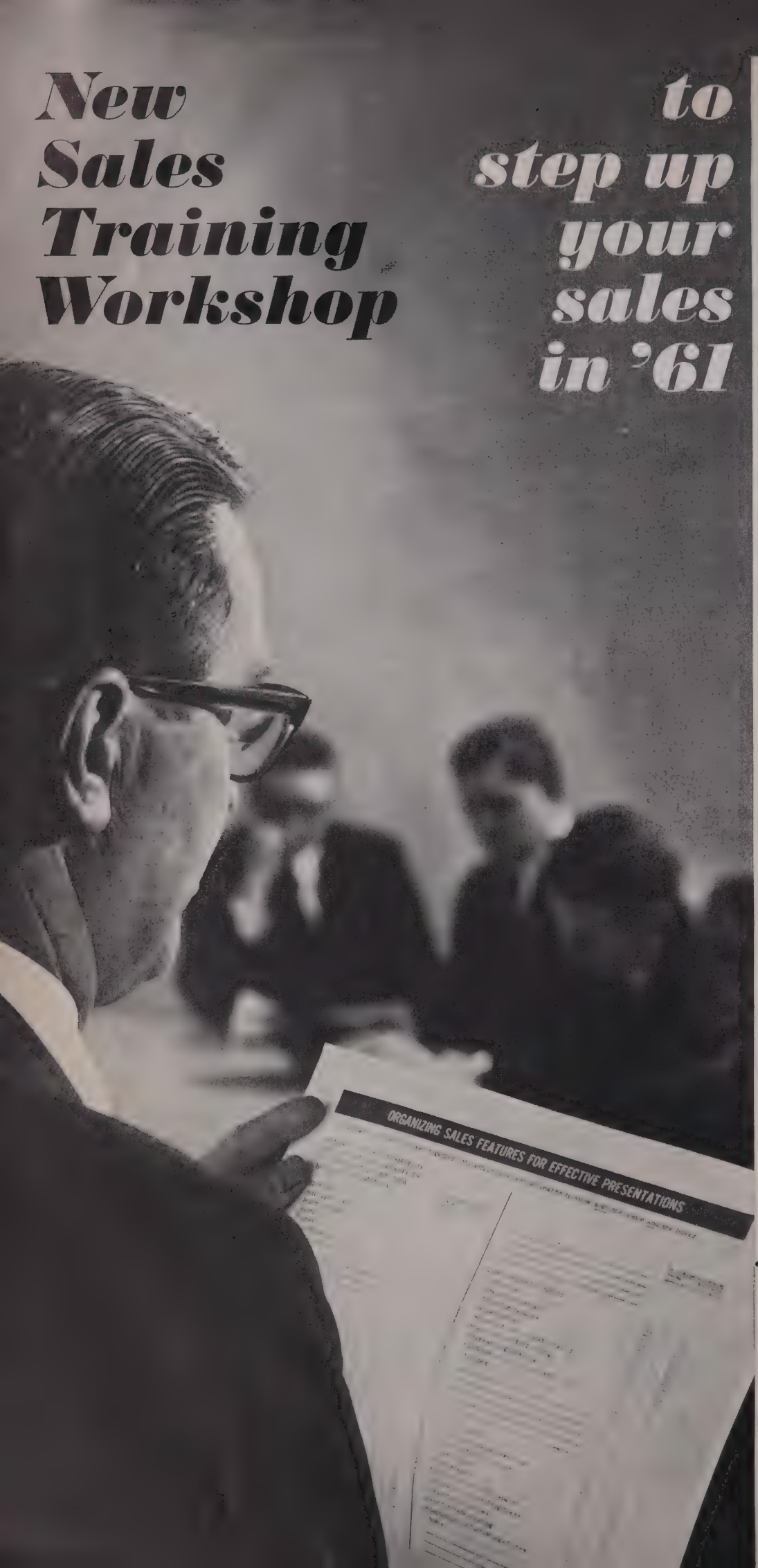


See Your General Electric Distributor Today!

Progress Is Our Most Important Product

GENERAL ELECTRIC

New Sales Training Workshop to step up your sales in '61



This new Workshop . . .
meets one of a home builder's greatest needs —training of sales personnel in basic sales techniques. This program, prepared by U.S.G. for the NAHB, and designed for use at Home Builder Association meetings, will help you sell more homes faster—at the planned price!

The program includes: how to organize sales features for presentations, how to find prospects, how to manage selling time for best results, hundreds of provocative ideas on selling—plus many other important selling musts!

All materials for this sales training workshop are provided free to NAHB associations. Ask your local association executive officer when he will be holding his training meeting.

Put these other tested programs to work building profits, too!

3 more "Blueprint for Profit" Workshops

These workshops, expansions of the subjects of Accurate Estimating, Profit Planning and Budgeting, and Expense Control from the U.S.G. program entitled "A Blueprint for Profit," have been widely used and acclaimed by home builder associations. Guides, scripts, slidefilms included. Ask your local NAHB association executive officer.

"Talking Walls" Program . . .
already used by nearly 400 builders!

This unusual program, featuring drywall but designed to sell homes, is being repeated this year at the request of hundreds of builders for whom it paid off handsomely in '60.

Planned around custom-recorded sales messages that make your walls literally sell with words, this program is all set to pay off for you! For information, mail the coupon.

New "Easy Street" Program . . .
a sure-fire selling idea!

This merchandising program features an architectural sketchbook of design ideas by L. Morgan Yost, showing uses of a new easy-maintenance siding with a variety of architectural styles and exterior materials. The program includes personalized literature for you and a model home merchandising center.

For complete information . . .

MAIL THE COUPON TODAY!

UNITED STATES GYPSUM
the greatest name in building

United States Gypsum, Dept. HH-11
300 W. Adams St., Chicago 6, Ill.

Please send full information about :

☐ "Talking Walls" Program
☐ "Easy Street" Program

Name_____

Builder Assoc._____

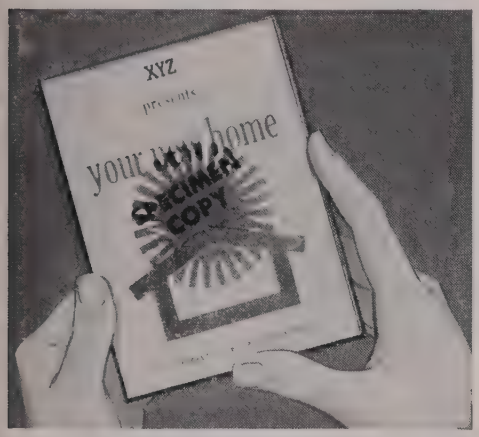
Company_____

Address_____

This new Merchandising Plan sells your homes – not just the products in them

Weldwood's Your New Home promotion is custom-tailored to fit each builder's marketing program

Your model, the house *you* build, is the best showcase—and the best market place —for any of the building materials in it. That's the reasoning behind United States Plywood's new merchandising program to help its Weldwood Sidings customers sell their homes faster and more profitably.



Uniquely "customized" to each participating builder's needs, this 32-page *Your New Home* booklet is designed so the builder can change six of the pages in order to fit his selling program.

Booklet prepared especially for each builder

The program, built around the theme, *Your New Home,* plays up the *entire* house, rather than focusing on any one feature. Highlight of the *Your New Home* merchandising plan is a 32-page booklet that is "customized" to the builder's own sales story. Printed on coated magazine stock, the booklet features pictures of the builder's homes and floor plans, gives a two-page biography of the builder and his company, and also supplies more generalized information useful to prospective homeowners, such as pages on mortgages, moving, and landscaping. Even with these pages written specifically for you, the booklets average only 5 cents a copy, less for larger quantities.

Step-by-step selling program

A "total selling" program, Weldwood's *Your New Home* promotion is open to any builder who uses the enlarged line of Weldwood Sidings. The program supplies the builder with the step-by-step selling aids he needs to point out the individual merits of his homes. First, the builder receives a free advertising kit of newspaper layout ideas, ad mats, dramatic radio scripts, and news releases that he can adapt to publicize the designs and living features of his own models.

Weldwood also provides the builder with *Your New Home* 8″ x 24″ direction "arrow" signs, 36″ x 24″ outdoor signs, and 7″ x 10″ feature identification cards to emphasize the quality features of the model. These are all available at a cost far less than if each builder produced them for himself.



Point-of-sale merchandising material (arrow signs and front-of-house signs of tempered hardboard) prominently illustrate *Your New Home* symbol—the house in the sun. Printed in blue and orange on white, these signs let the builder letter in his own company name.

Sidings display helps buyer customize his home

A Weldwood Sidings selector display can be set up in the selling area of the model home where the new homeowner may choose from Weldwood's wide range of colonial and contemporary sidings.

If you are a builder who is searching for new ideas and new ways to reap the profits of "total selling" in today's home market, here is your chance. Weldwood's *Your New Home* promotion is one of the most unique builder-manufacturer selling programs ever conceived in the home-building industry because it sells the home from the merchant builder's point of view—the neighborhood and the design and convenience features – instead of from the individual viewpoint of each product manufacturer.



Feature identification cards pin-point quality features of the house such as adequate wiring, modern built-in oven, baseboard heating, laundry chute, and other design and product highlights. Cards permit builder to letter in whatever sales message he wishes.

Get the details for yourself. Mail the coupon for more information, plus a free sample copy of the 32-page personalized *Your New Home* booklet.

Weldwood® Sidings are another quality building material by United States Plywood

Send for YOUR NEW HOME information

United States Plywood HH-AN BR 5-61
55 West 44th Street, New York 36, N. Y.

Please send me details on Weldwood's sales-boosting *Your New Home* merchandising program, plus free sample copy of 32-page booklet.

Name.....

Firm.....

Address.....

City.....Zone.....State.....



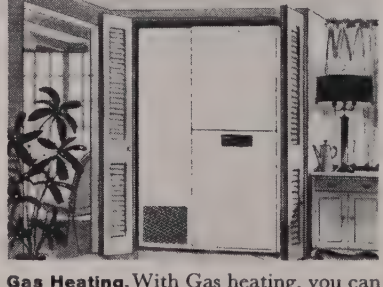
GO MODERN—GO GAS

COPR. AMERICAN GAS ASSOC.

TO TIE-IN WITH THIS PROGRAM SELECT FROM THIS LIST OF IMPORTANT SELLING FEATURES:



Built-In Gas Range. Costs you less to install, costs the buyer less to use. A range awarded the Gold Star has at least 28 advancements in performance, automation and design.



Gas Heating. With Gas heating, you can promise your prospects lower fuel costs and proven performance. And *you* won't have to supply storage space for fuel!



Water Heater. Most new home buyers insist on a Gas water heater: it's more economical, provides all the hot water needed with no waiting. Costs less to operate, too!

All over America people are saying Live modern..

SOLD The prestige of Blue Star Homes to Buyers and Sellers.

SOLD A.G.A.'s Blue Star Home Promotion Program to Builders.

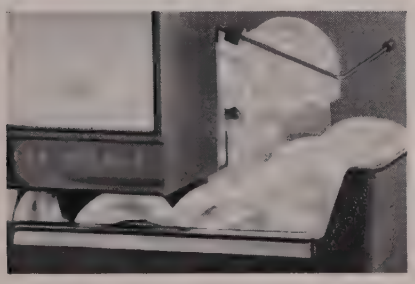
SOLD Impulse-buying sales features of Gas appliances and systems to customers.

AVAILABLE

The opportunity to participate in this rapidly growing nationally-known program...to bring all three factors listed above into play for you . . . to help you build better, sell sooner and more profitably.

The "Blue Star" is the Gas industry's award given only to new homes having the quality features and advantages of modern Gas. The A.G.A. Blue Star Home program includes advertising—at both national and local levels—plus a complete promotion package of selling aids.

AMERICAN GAS ASSOCIATION



Gas Refrigerator. Gives you these big talking points to help you sell potential buyers: frost-free throughout, economical operation, balanced cooling, automatic ice maker.



Gas Lighting. An inexpensive "extra" that enhances the home with the soft radiance of outdoor Gas lighting. Gives customers another good reason to buy.

With this program you receive:

hard-hitting ads for your local papers; scripts for local radio and TV broadcasts; spot advertising messages for radio and TV; plus— a wide variety of merchandising materials, all designed to sell, sell, sell! Get all the facts at your GAS company today!

. for less...with GAS

Textolite®

PLASTIC SURFACING

FRAMEWORK FOR YOUR MODEL HOME PROMOTION



a honey of a line----------

MODEL HOME AIDS

Use Textolite plastic surfacing in your model home and have the backing of famous General Electric quality, original pattern designs, modern colors for any decorating scheme, and sensible merchandising aids that won't detract from your showing. They're all yours with the G-E Textolite "honey of line" for '61.



Medallion Homes

For builders of G. E.-equipped Medallion Home projects, Textolite offers a Golden Value incentive program based on application of plastic surfacing in model home kitchens and number of units to be built. Get full details.

GENERAL ELECTRIC

General Electric Company, Dept. HH-51, Coshocton, Ohio

- ☐ Interested in G-E Textolite model home aids
- ☐ Interested in the Golden Value incentive program
- ☐ Send folder on "honey of a line" patterns for '61

Name .....

Firm .....

Address .....

City ..... Zone ..... State .....

RIMCO® offers builders a complete kit to merchandise RIMCO Wood Window Units in model homes. Colorful Da-Glo banners can be hung inside and out of the model; pressure sensitive "Sales Spots" affix to the glass to point out salient features; model home job signs are easel backed for table-top use and feature the builder's name; and full color literature tells all the living conveniences. Included in the kit are reprints of RIMCO'S full color consumer magazine ads and newspaper advertising mats. All materials are available at no cost through RIMCO Dealers or write . . .

RIMCO®

ROCK ISLAND MILLWORK COMPANY
MANUFACTURING DIVISION
Post Office Box 97 Rock Island, Illinois

THE TRUTH ABOUT MERCHANDISING AIDS!

An open letter to major builders from EMERSON ELECTRIC

Mr. Key Builder:

What really sells homes?

Signs, banners, ad mats, flags, decals, balloons, hoopla? They help! Sure they do (if you can use them — write us). But—what really sells homes—in today's market?

Here's the answer we got from builders who are selling their homes, and selling them profitably:

"What really sells homes in today's market is quality at a price most people are willing to pay."

That's why at Emerson in 1961 we have a program closely tailored to your needs. Our program in not mass-produced (we don't even have a standard flip chart!) because everyone's needs and problems are slightly different. Frankly, Emerson Electric's program does not emphasize merchandising aids as such. So, what is it?

Emerson Electric's program is two things: (1) NEW PRODUCTS — almost 300 different new models (fans, hoods, heaters, lights, intercoms — accessory items for the home) developed this year. Almost all of them are easier to install; many of them have improved efficiency and appearance at a lower price; every single one of them can be an additional sales point for you. (2) PLANNED PACKAGES — tailored to suit your needs, designed to save you money — because you can now buy every electrical accessory item for your homes from one dependable supplier. You save time and paperwork; you have the advantages of a quantity buyer.

What really helps sell homes? Many leading builders tell us: "Emerson Electric's kind of policy does more good for us these days than a whole carload of merchandising aids".

We invite your comments, criticisms, suggestions. Can we work together on the same basis? Write, wire, or call me direct — COlfax 1-1800 — Emerson Electric Mfg. Co., 8100 Florissant, St. Louis 36, Missouri.

E. L. O'NEILL
Vice President and General Sales Manager

EMERSON ELECTRIC
BUILDER PRODUCTS GROUP
EMERSON ST. LOUIS, MO
PRYNE POMONA, CAL. KEYSER, W. VA.
IMPERIAL LATROBE, PENN.
RITTENHOUSE HONEOYE FALLS, N.Y.



FREE HANDOUT FOLDERS (TP-24)
explain why *Thermopane* adds value to homes.





FREE WINDOW STICKERS (TP-6)
6" long. Use them to point out *Thermopane* etch on your windows.

FLOOR DISPLAY (B-8)
(available on loan) for your product display area. Holds 8"x 8" sample

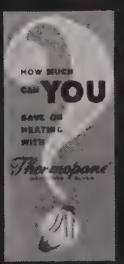
Thermopane®
INSULATING GLASS

MERCHANDISING HELPS

Featuring *Thermopane* insulating glass in your homes gives you a big selling advantage over builders who don't. Seventeen years of advertising *Thermopane* have made it the best known and most wanted insulating glass. To help make your model-home promotion a big success, L·O·F offers these merchandising helps. Get them from your L·O·F Glass Distributor or Dealer (listed under "Glass" in the Yellow Pages). Or write to L·O·F, 951 Libbey·Owens·Ford Building, Toledo 1, Ohio.

MADE IN U.S.A.
L·O·F GLASS
THE QUALITY MARK TO LOOK FOR

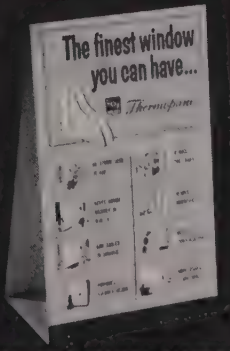
LIBBEY·OWENS·FORD
Toledo 1, Ohio



HEAT-SAVINGS CALCULATOR (TP-11)
Enables you to estimate how much money the buyer will save because of *Thermopane*.



FREE PAPER CUTAWAY (TP-58)
pastes on windows. Tells benefits of *Thermopane*.



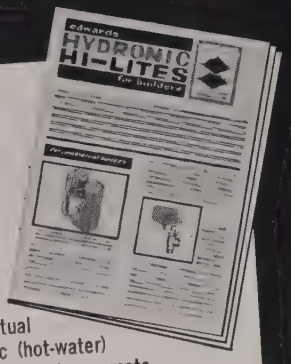
FREE SILL EASEL CARDS (TP-4)
6"x 10". Show all eight benefits of *Thermopane*.

THIS HOME HAS
Thermopane
INSULATING GLASS
IN EVERY WINDOW

FREE SITE SIGN (TP-5)
Heavy weatherproof stock. 36" x 15".

Sell your homes faster with HOT WATER HEAT... and with these sales aids...

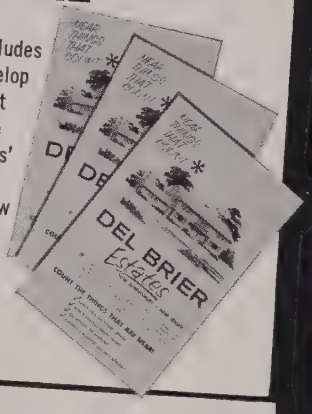
HEATING NEWS— THE EDWARDS NEWSLETTER



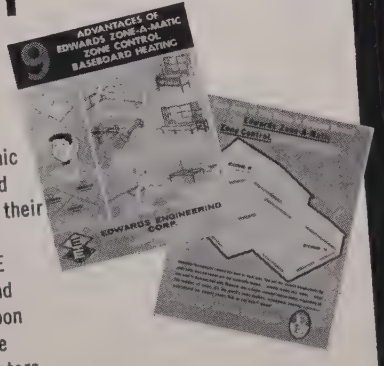
This publication is chock full of factual selling tips on the latest in hydronic (hot-water) heating and cooling... how to use it, how to promote its many advantages. You'll learn from informative case histories, detailed technical data, and "how-to" articles about the merchandising advantages of Edwards' packaged zone control systems. To get on Edwards' complimentary mailing list, with no obligation whatever, mail the coupon below.

BUILDER BROCHURE

A 4-page brochure that includes your own story (our artists develop your information) on your tract and models, **plus** details on the quality features of the Edwards' hot water baseboard heating system. Mail the coupon below for details on this program.



ON-SITE DISPLAY POSTERS



Large, colorful posters explain Edwards' hydronic baseboard radiation and boilers, their features, their advantages — and the exciting extra of ZONE CONTROL economy and flexibility. Check coupon below for a complete selection of these posters.

EDWARDS ENGINEERING CORP.
348 Alexander Ave. • Pompton Plains, New Jersey
TE 5-2808

GENTLEMEN:
PLEASE SEND ME INFORMATION AND/OR MATERIALS REQUESTED BELOW:
☐ EDWARDS NEWSLETTER ☐ BUILDER BROCHURE ☐ DISPLAY POSTERS

NAME_____

ADDRESS_____

CITY_____ STATE_____

the name is magic!

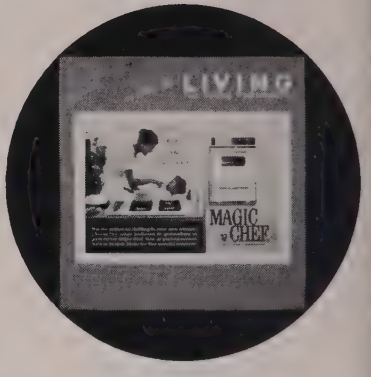
MAGIC CHEF

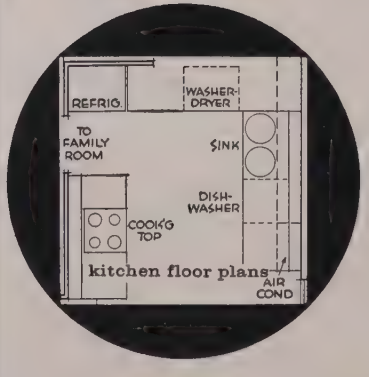














...and here's another big reason — Versatile counter displays, job-site signs, colorful full-line folders, built-in display units, consumer mailers, portfolio of kitchen ideas, kitchen floor plans plus newspaper, TV and radio advertising aids — all help you sell the best-known name in ranges. Put Magic Chef prestige to work for you today. Wire or write Magic Chef, Inc. Cleveland, Tenn.

Now... the priceless Magic Chef is yours at a down-to-earth price!

MAGIC CHEF®
CLEVELAND, TENNESSEE



Enterprising builders take note! Alsco Aluminum is ready, willing and available to help you sell Good Living!

We will fashion a program especially for YOU. It can include award-winning sales aids, on-the-spot sales assistance — and expert exterior color coordination for your development.

If you are looking for a houseful of help . . . you owe it to yourself to look into the Personalized Builder Plan offered by Alsco Aluminum.

Alsco's Good Living Book (illustrated) was an Award Winner in this year's Ideas for Home Builders sponsored by NAHB who termed it "an excellent sales aid".

ALSCO ALUMINUM BUILDING PRODUCTS

Alsco, Inc., Dept. HH-561A, 225 S. Forge St., Akron 8, O.

I am interested in Alsco's Personalized Builder Promotion Plan. Please tell me all about it.

My firm plans to build _____ houses in the next 12 months.

Name_____

Firm Name_____

Address_____

City_____ Zone_____ State_____

(Please clip this coupon to your letterhead)

The New Honeywell Electronic Air Cleaner lets you offer:



Every woman's dream come true!

8 sales aids attract prospects inside and out when your model is a "Self-Cleaning Home"

1. Sample newspaper ad
2. Intriguing lawn sign
3. On-the-spot prospect presentation
4. Colorful Control Panel Card
5. Quick-read folder for pass-out
6. Full color brochure on housewife benefits
7. Striking reminder sticker
8. Follow-up letters

Honeywell

First in Control

SINCE 1885

For additional information on the Electronic Air Cleaner and a Sales Planning Kit, use the coupon below.

Honeywell, Dept. HH-5-124
Minneapolis 8, Minnesota

☐ *Please send additional information on the Honeywell Electronic Air Cleaner and my Sales Planning Kit.*

NAME_____

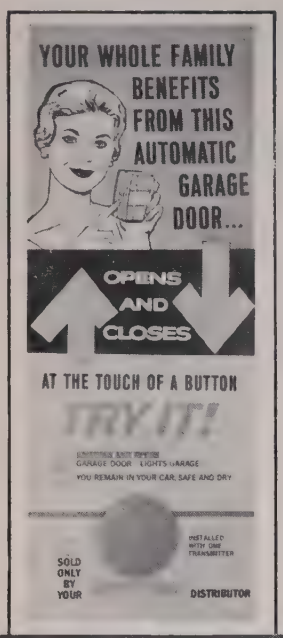
COMPANY_____

ADDRESS_____

CITY_____ STATE_____

USE THE GARAGE TO SELL THE HOUSE

Here are three great selling tools to help you!



1. THE NEW "ULTRONIC" AUTOMATIC GARAGE DOOR OPERATOR gives your homes irresistible, distinctive convenience. Brand-new model is lower priced, creates a dramatic demonstration at point of sale. Complete promotional material is free, including: big, impressive garage wall banner (shown at left), folders, newspaper ad mats, publicity releases.

2. THE "CONVERTIBLE-GARAGE-ROOM" converts the garage quickly to low-cost space for work, play, storage. Full-color idea booklet and garage wall banner, newspaper ad ideas, publicity releases, reprints of stories in national magazines for display, all ready now to help you sell!

3. CUSTOM DOOR DESIGN lets you offer buyers a selection of door styles to set their homes apart —at negligible extra cost. A large poster and full-color folder are available to help them make their choice.

The Overhead Door Corporation gives you even **more** sales help with low pricing. Service warranty blow-ups speak for the quality throughout your homes.

THE "OVERHEAD DOOR"

the original upward-acting sectional door . . . made only by

Write for more information to: Overhead Door Corporation, Dept. GMI, Hartford City, Indiana.

OVERHEAD DOOR CORPORATION

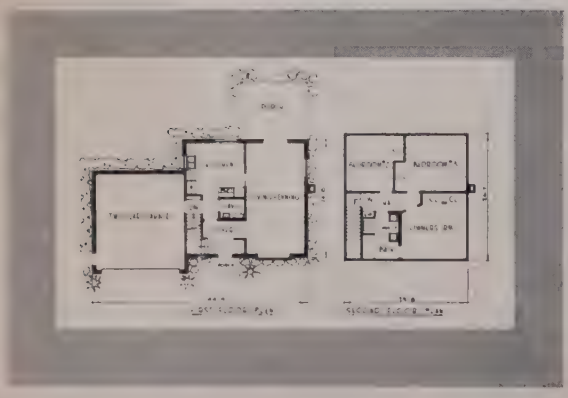


JUST SEND US BLUEPRINTS

Our masterful delineations of builders' elevations are valuable selling tools. Enhanced by decorative landscaping and beautiful pastel colors, they sell homes when displayed in builders' models and offices, and make perfect illustrations for newspaper ads and brochures. Fast service and accuracy guaranteed. Our prices range from $45.00 to $60.00, depending upon house size and amount of ornamental detail. Renderings are done on 20" by 30" double weight board in full color, coated with fixative and matted. Just send us your blueprints—we'll do the rest.

Beautiful Full-Color Renderings

for Model Home Display and Newspaper and Brochure Illustration



FLOOR PLANS for Advertising and Model Home Display

Drawn to accurate scale, with details and descriptions clearly lettered, our floor plans are ideal companions to our renderings. They are supplied on 20" by 30" double weight board and matted, ready for framing, display, and advertising reproduction. Prices range from $20.00 to $30.00.

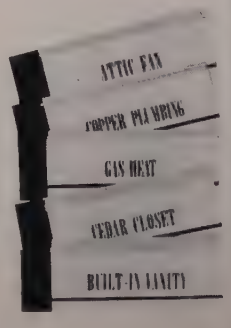
David Hamburg **ASSOCIATES**

22151 Gratiot Ave., East Detroit, Mich.
Phone PRescott 3-0818

50 Different Display Signs for Model Home Interiors

Printed 13" x 4" cards describing every possible feature of your model. Display several in every room.

$5.00 per set



Gaffers & Sattler has the appliances and the free promotional tools that help sell more homes...faster!

GAFFERS & SATTLER
The Brand to Buy!

Free builder brochures

These attractive, two-color brochures are custom designed to show your homes... exteriors, interiors, floor plans and features that tell the quality story to your prospective home buyers.

Free road signs

Let Gaffers & Sattler lead customers right to your front door with these eye-catching road signs. Each sturdily built, colorful sign comes to you ready for your imprint... ready to start working towards sales.

Plus

...a complete program of specialized builder aids, including "Startime" promotions featuring famous celebrities to attract home buyers. Send in the coupon today for complete information on how the G&S Builder Service Program can go to work for you.

See the Gaffers & Sattler ad in the general display pages.





Gaffers & Sattler—Builder Service Dept.
8111 W. Beverly Boulevard
Los Angeles 48, California

I'd like to know more about the G&S Builder Service Program.

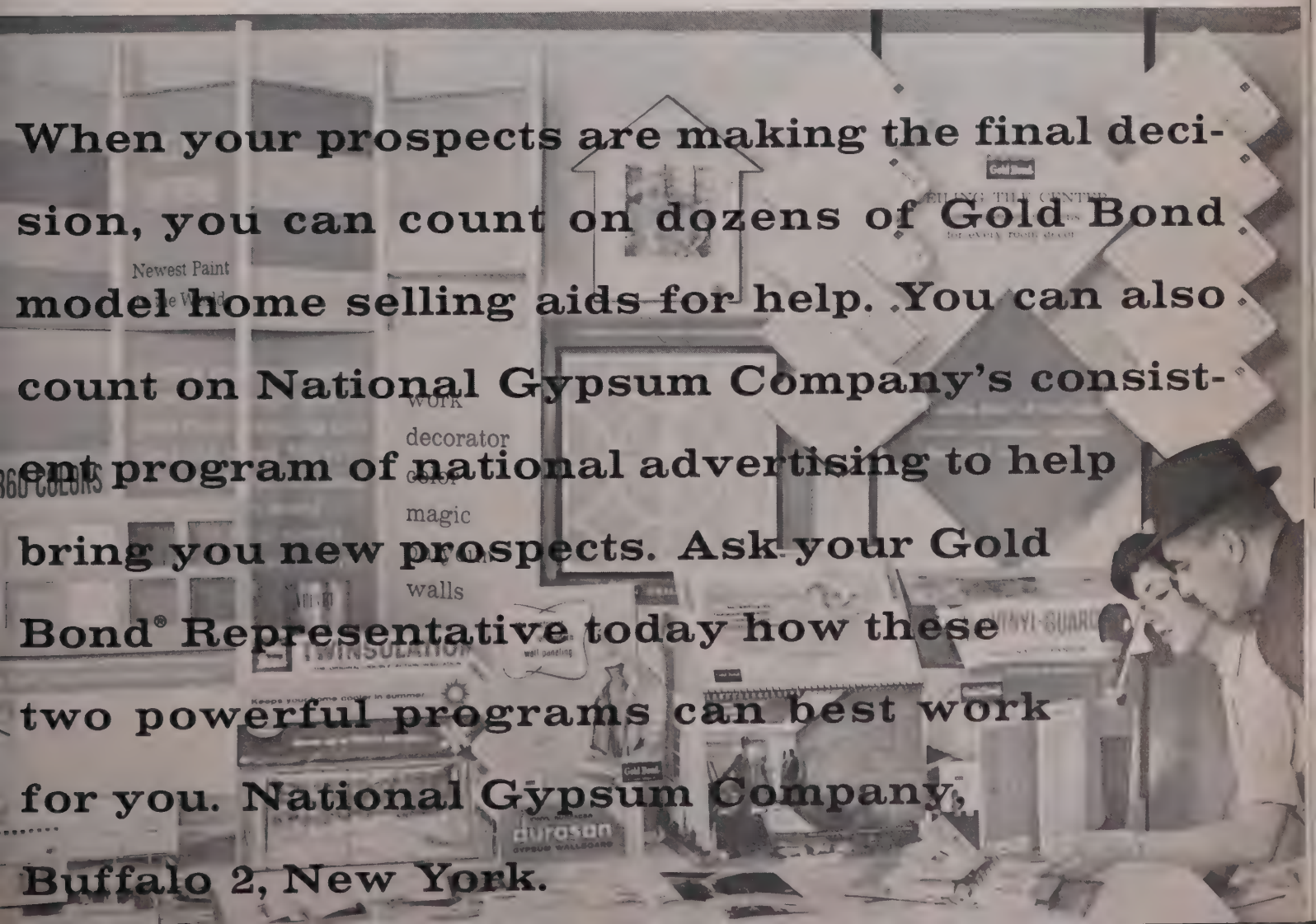
☐ Please send information
☐ Please have a Representative call

Name_____

Address_____

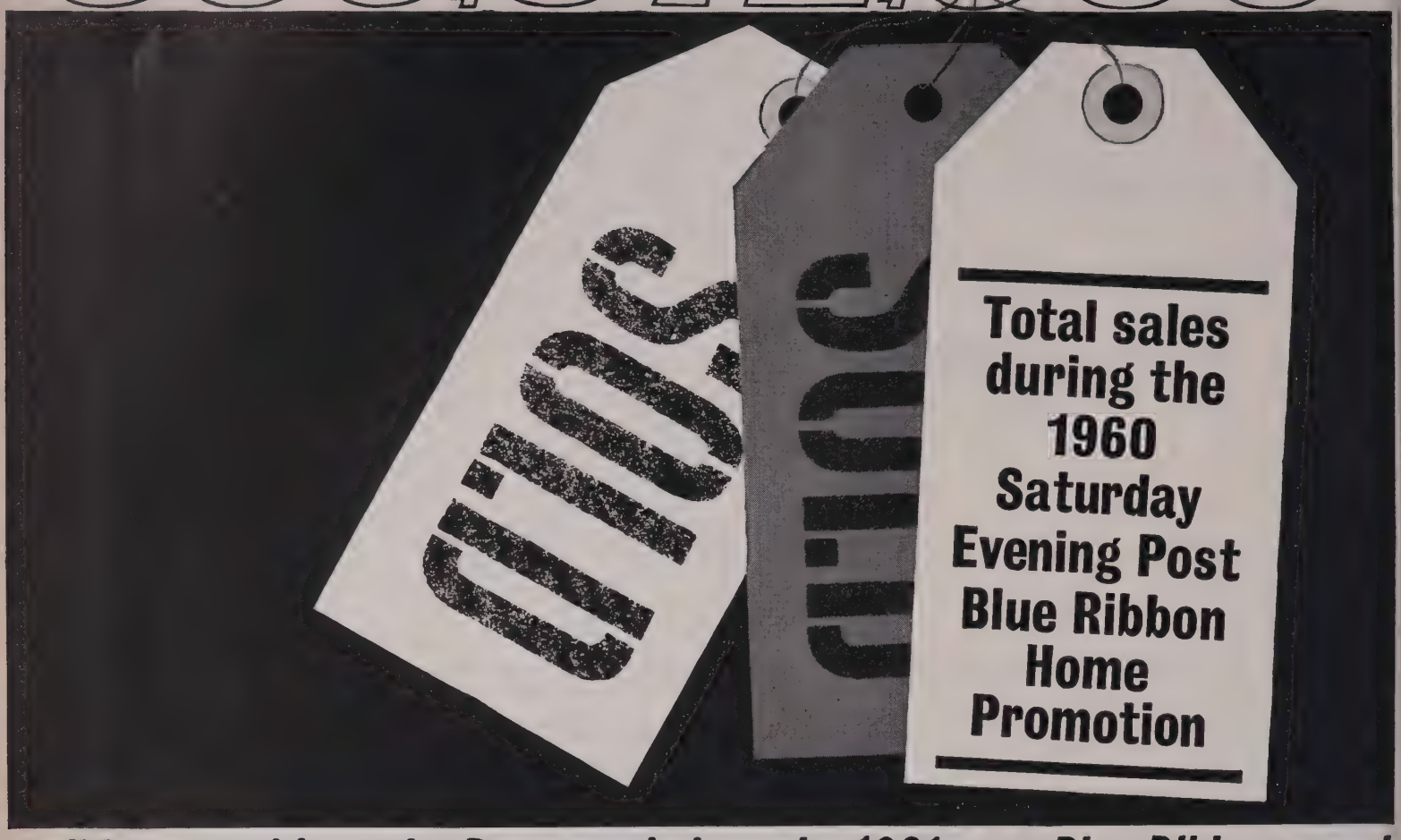
City_____ State_____

Note: All promotional materials supplied by G&S are subject to minimum qualifying purchases.



When your prospects are making the final decision, you can count on dozens of Gold Bond model home selling aids for help. You can also count on National Gypsum Company's consistent program of national advertising to help bring you new prospects. Ask your Gold Bond® Representative today how these two powerful programs can best work for you. National Gypsum Company, Buffalo 2, New York.

$399,872,000



Builders: read how the Post can help make 1961 your Blue Ribbon year!

In 1960, builders who qualified for the Post's Blue Ribbon Home Award averaged a prize total of $3,000,000 worth of houses sold—$399,872,000 in all! Sound good? Then start planning now to let this banner promotion help build solid profits for you in 1961. The distinctive Blue Ribbon Plaque in front of your model homes tells your prospects you build with the quality products they want in the homes they buy. Display material tells them about the nationally advertised products you use. (You can specify from a complete range of these products—last year, for example, 260 famous building products were featured in the Post.) And your company's name will be highlighted in a special full-page Blue Ribbon ad in the Post promoting National Home Week (Sept. 23—Oct. 2). Affluent Post readers in your community will be urged to buy a new home like yours—and to visit your model home for prize-winning value!

Mail this coupon today!

A CURTIS MAGAZINE
THE SATURDAY EVENING
POST
THE INFLUENTIALS' MAGAZINE

Send to:
Jack Pontius,
Building Materials
Marketing Manager,
The Saturday
Evening Post,
Independence Square,
Philadelphia 5, Pa.

Please send me information on how I can qualify for the 1961 Post Blue Ribbon Home Promotion:

Name_____

Address_____

City_____ Zone_____ State_____

Firm Name_____



What you should know about
WOOD WINDOWS

ould know about
WINDOWS

*

This folder, available for your use,
will show your prospects
how to get beauty and warmth
in their homes, and

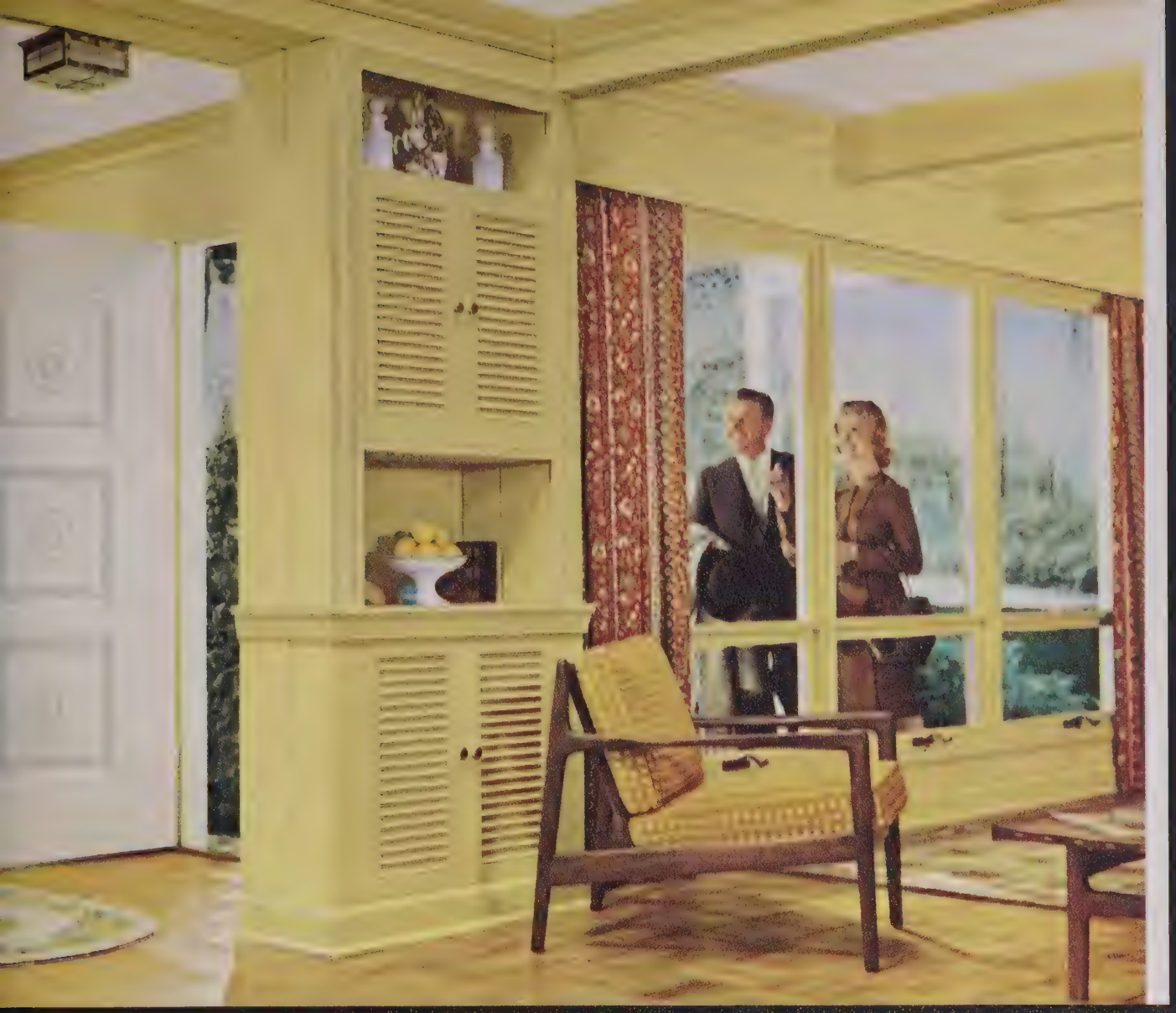
why...

FOR MORE INFORMATION WRITE PONDEROSA PINE WOODWORK, 39 SOUTH LA SALLE STREET, CHICAGO 3, ILLINOIS



WOODWORK

Make



e beautiful four-color picture above is the focal point of the Ponderosa Pine Woodwork ad in May Better Homes and Gardens

of *Ponderosa Pine*
the Home

for other things they are learning ▶

WHAT YOUR CUSTOMERS AND PROSPECTS ARE LEARNIN ABOUT WOODWORK OF PONDEROSA PINE

The importance of stock woodwork of Ponderosa Pine to the home buyer is growing daily. This increased interest is due in part to the story which Ponderosa Pine Woodwork is telling to millions of consumers monthly in Better Homes & Gardens, Saturday Evening Post, American Home, Living, House Beautiful, House and Garden and a lo list of home improvement guides.

These ads are driving home the salient fac about Ponderosa Pine which home builders a lumber dealers have known for generations:

WOODWORK does not conduct heat or cold readily. This advantage wood enjoys over metal products of the same type is obvious.

WOODWORK is durable—treated with preservatives it is built to last.

WOODWORK is readily finished—it is easy to paint, stain, wax or varnish. Unlike metal, Ponderosa Pine Woodwork is easy for the home owner to refinish when desired.

WOODWORK is workable—it's easy to cut and fit. For example, wood window units can be fitted into wall openings simply and are easily repairable right on the site.

WOODWORK is beautiful—nothing can duplicate the texture, grain figure and color of Ponderosa Pine. It has a warmth and beauty that has attracted people to it for generations.

WOODWORK is available—woodwork is precision manufactured in a wide variety of stock sizes and designs to meet all modern building requirements.

WOOD WINDOWS of Ponderosa Pine are available built to exacting standards which carry the American Wood Window Institute seal. Through the quality programs of the American Wood Window Institute, builders, dealers and home owners are learning of the advantages quality wood windows and h to identify quality windows.

BEST BUILDERS GUID TO WINDOW QUALIT

QUALITY FABRICATOR APPROVED NO. 000 American WOOD WINDOW Institute CONFORMS - UNITED STATES COM'L STND. 190-59

This AWWI SEAL is your guara tee that the windows meet t specifications of FHA standar and are:

Made from kiln-dried lumbe Correctly designed—Prope constructed—Preservati treated—Properly balanced Efficiently weatherstripped

P. P. W. MEMBERSHIP LIST

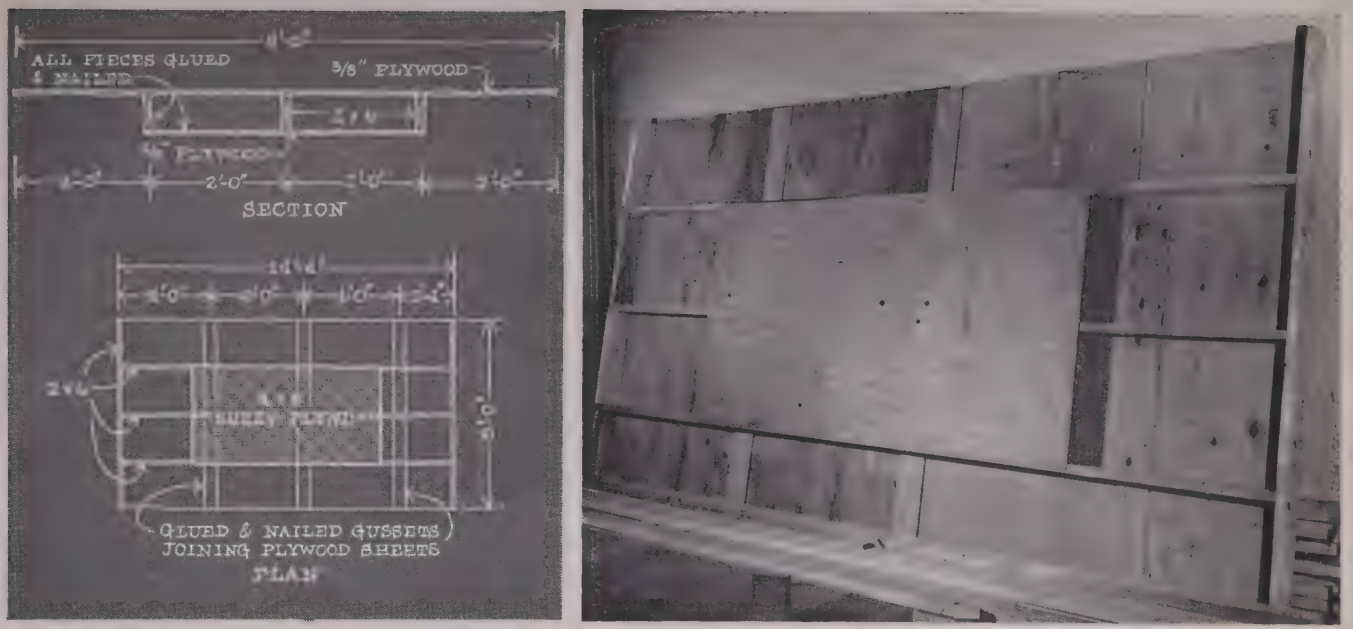
MEMBERS—Woodwork Group
Andersen Corporation
Anson & Gilkey Co.
Biltbest Corporation
Boise Cascade Corp.
—Millwork Sales Dept.
Continental Screen Co.
Curtis Companies, Inc.
Delta Millwork, Inc.
Farley & Loetscher Mfg. Co.
Grinnell Sash & Door Co.
Hotchkiss Brothers Co.
Huttig Mfg. Co.
Ideal Co. (Wm. Cameron & Co.)
International Paper Co.
—Long Bell Division
Malta Manufacturing Co.
Marvin Millwork
Missoula White Pine Sash Co.
Morgan Company
Philadelphia Screen Mfg. Co.
Rock Island Millwork Co.
Semling-Menke Co.
Wabash Screen Door Co.
White Pine Sash Co.

MEMBERS—Lumber Group
The Anaconda Company
Associated Lumber & Box Co.
Blagen Lumber Co.
Boise Cascade Corporation
Brooks-Scanlon, Inc.
Cal-Ida Lumber Co.
Collins Pine Co.
Crane Mills
Georgia-Pacific Corporation
Gilchrist Timber Co.
Edward Hines Lumber Company
Kaibab Lumber Co.
Long Lake Lumber Co.
McCloud Lumber Co.
Michigan California Lbr. Co.
J. Neils Lumber Co.
Ochoco Lumber Co.
Oregon Lumber Co.
Pickering Lumber Corp.
Scott Lumber Co., Inc.
Setzer Forest Products
—Div. of Glencoe Forest Products
Ralph L. Smith Lumber Co.
Southwest Forest Industries, Inc.
Tarter, Webster & Johnson, Inc.
Tite Knot Pine Mills
U. S. Plywood Corp.
—California Division
Warm Springs Lumber Compar
Weyerhaeuser Co.
Winton Lumber Co.

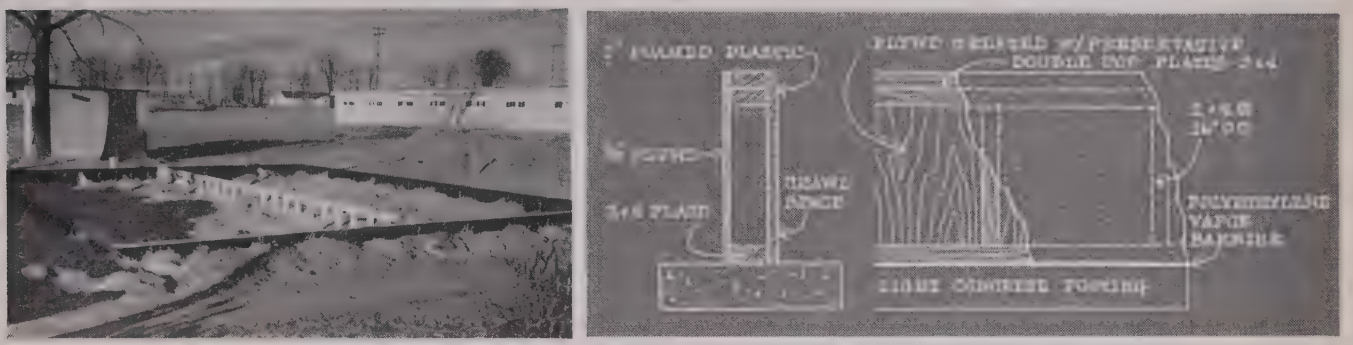
ASSOCIATE MEMBERS
Allmetal Weatherstrip Co.
The Caldwell Mfg. Co.
Dorris Lumber & Moulding Co.
Grand Rapids Hardware Co.
Monarch Metal Weatherstrip C
Protection Products Mfg. Co.
Sonford Products Corporation
Truth Tool Co.
Unique Balance Co.
Wood-Treating Chemicals Co.
Zegers, Inc.

Ponderosa Pine **WOODWORK**

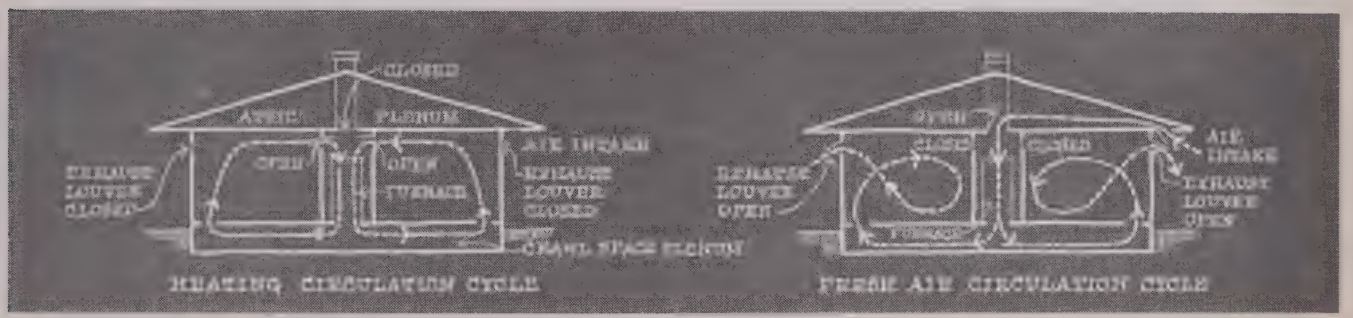
39 SOUTH LASALLE STREET • CHICAGO 3, ILLINOIS



1. PREFAB FLOOR SYSTEM uses stressed-skin panels. Panels are 8′x14′4″, but the bottom skin is only one 4′x8′ plywood sheet.



2. PREFAB FOUNDATION SYSTEM uses wood and foamed-plastic box beams treated with preservative. Concrete pad provides level support.



3. DUCTLESS WARM-AIR HEATING SYSTEM has sealed crawl-space plenum, takes in outside air to lower high humidities in tightly sealed house.

Here are three new ideas from a new research house

The house, built by the National House Builders Assn (Canadian equivalent of NAHB), includes a number of techniques already tested in research houses here. But the three ideas shown above are new to both Canada and the US.

1. A prefabricated floor system uses a stressed-skin panel (8′x14′4″) that saves on plywood. The bottom skin (4′x8′) covers only the center of the panel where bending stresses are highest. The panel supports 100 psf (floor-load requirements usually range from 40 to 50 psf).

2. A prefabricated foundation system —box beams of wood and foamed plastic—can be installed at any time of year. For continuous bearing, it needs perfectly level support. The test foundation was leveled on light concrete footings. But the box beam could be vibrated into place on a sand and gravel base.

3. A ductless warm-air heating system uses a ¾″ gap between the wall and baseboard instead of registers, a sealed crawl space instead of ducts. Inside humidity rises when the house is tightly closed in winter, so a humidistat opens intakes to bring outdoor air through the attic plenum to the furnace. Louvers exhaust damp air from the house.

The test house is co-sponsored by Canada's Central Mortgage & Housing Corp and National Research Council.

More news of technology

Two new wall systems save $150 on a 1,200 sq ft house ..... p 254

New pre-insulated pipe beats the high cost of insulation ..... p 225

Box beams and pre-stressed panels form new structural system ..... p 260

Prototype washer tests new ideas in built-ins ..... p 263

Plastic mobile home is formed from 12 molds ..... p 268

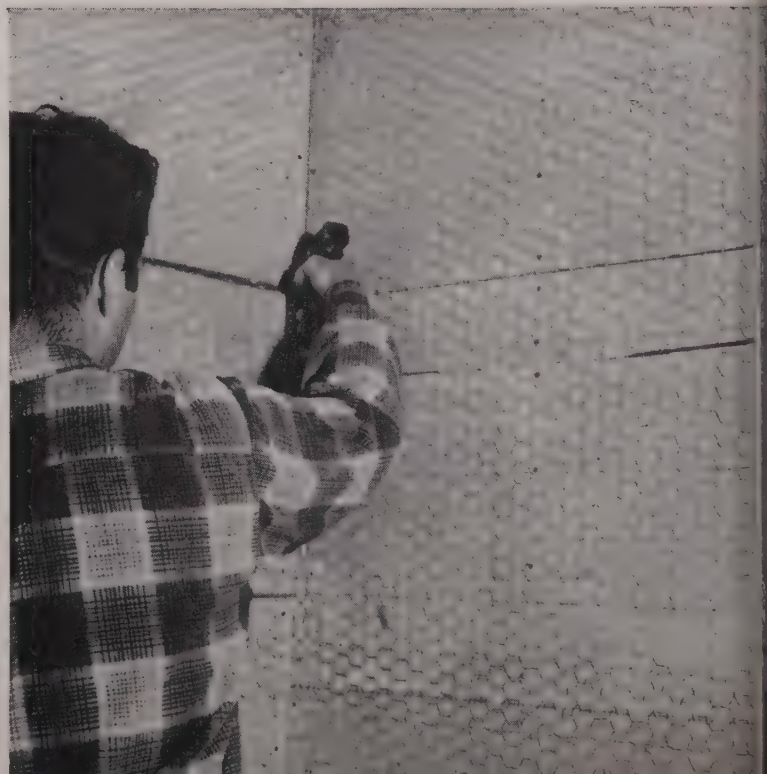


Chicago builders get greater crack resistance at no extra cost with the

KEYMESH® · KEYCORNER

Lasting beauty and low maintenance are built into the new Williamsburg Apartments located in Chicago, Illinois. That's because greater plaster-crack resistance is assured by reinforcing the lath and plaster walls.

Valenti Builders, Inc., Chicago, found it cost no more to get this extra reinforcing quality. By specifying Keymesh, Keycorner and Keystrip galvanized reinforcing lath, the builders got top quality reinforcement with greater resistance to cracks and fire.

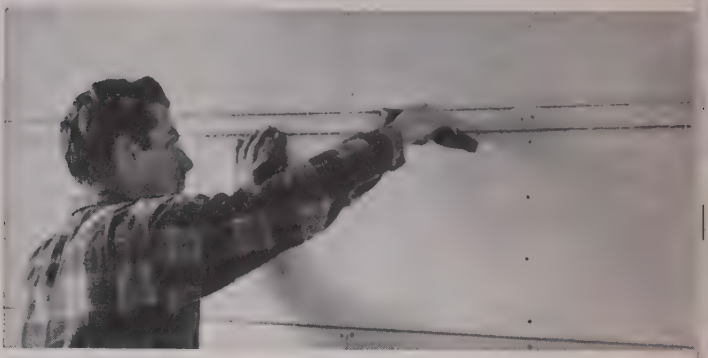


Tiled bathrooms in the Chicago project have lasting beauty with KEYMESH reinforcement. The portland cement plaster reinforced with Keymesh provides a strong, maintenance-free base for the tile. You'll find Keymesh makes any gypsum lath and plaster wall stronger and more crack resistant.

Keymesh rolls out flat and laps without bulging . . . forms easily and cuts quickly. The open mesh permits rapid troweling and assures a full, even thickness of plaster. Keymesh, Keycorner and Keystrip are galvanized against rust.



KEYSTRIP is a new addition to the Keystone line of plaster reinforcement. Here, this flat strip reinforcement is stapled over joints where narrow strips of gypsum lath are used. This use of Keystrip adds strength where needed.



KEYSTRIP can be used as a reinforcement for plaster in a space too narrow for strips of gypsum lath. A full bond of Keystrip to the plaster is assured. Keystrip also adds strength to points of stress above doors and windows.

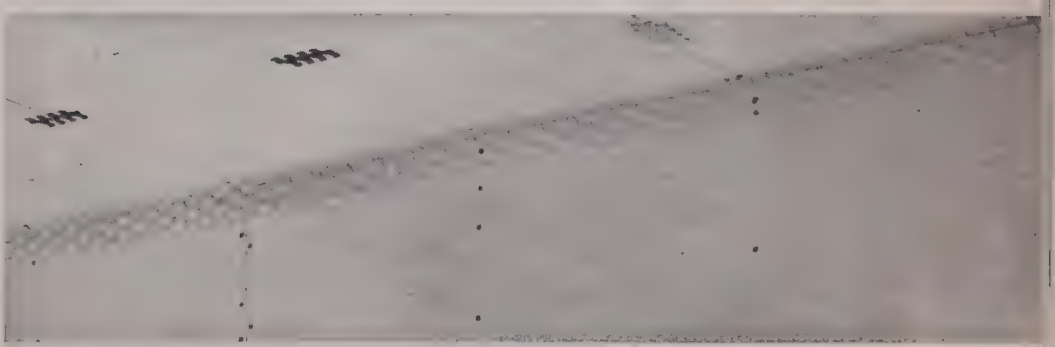


three keys to stronger plaster

KEYSTRIP GALVANIZED REINFORCING LATH

Inside plaster corners reinforced with KEYCORNER lath have almost twice as much resistance to cracking as corners reinforced with other materials. Recent tests and actual use confirm this feature.

The men working on the Williamsburg Apartments, as on other jobs, found the preformed, 4-foot lengths of Keycorner easy to handle. Keycorner goes into place quickly and can be nailed or stapled. The open mesh design makes it easy to plaster over and assures a complete bond.



Get quality wall construction with lath and plaster at low cost by specifying the three keys Keymesh, Keycorner and Keystrip. Send for more complete information and results of recent tests conducted by leading laboratories. Write Keystone Steel & Wire Company, Peoria 7, Illinois.

3 KEYS TO STRONGER PLASTER

KEYMESH KEYCORNER KEYSTRIP

KEYSTONE STEEL & WIRE COMPANY

Peoria 7, Illinois

Keycorner • Keymesh • Keystrip • Keywall • Keydeck • Welded Wire Fabric

starts on p 251



Exterior wall New siding-sheathing—asbestos cement laminated to insulating board—is stapled to framing (left). Staples are 8″ oc at mid-panel, 4″ oc at edges. Battens—new machineable asbestos-cement board—are nailed over staples (right).



Interior wall Sandwich panels with wood-spiral cores are joined with intermittent splines (left) at sides, with continuous splines at top and bottom; shimmed into place, cemented to ceiling, nailed to floor and wall brackets (right).

Two new wall systems save $150 on a test house



TEST HOUSE is Wright Homes prefab. Wright will put new wall systems into production.

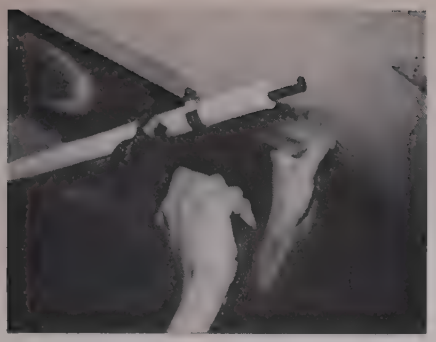
Both systems were used in a 1,300 sq ft house (left) built by Wright Homes, a Durham, N.C. prefabber.

A new siding-sheathing and trim system (top) saved $110 because it eliminates the need for applying siding separately and for field painting.

New interior sandwich panels saved $40 because they cost 3¢ less a sq ft to fabricate than framed partitions (20¢ vs 23¢).

The siding-sheathing—developed for Wright by Johns-Manville—is prefinished ⅛″ asbestos-cement laminated to ½″ insulating board and stapled to 2x4 framing. Battens and trim are made of an asbestos-cement board that can be worked with hand tools.

The interior sandwich panels—developed for Wright by National Gypsum—have drywall skins glued to cores of precision-cut hardwood spirals. Spirals are simply crushed with a hammer to make room for splines and nailers at door and window openings. Panels save finishing time (the only nails are at the edges of each panel), save space (are thinner than framed partitions), and reduce sound transmission (spiral cores cut drum-head wall action).



New pre-insulated pipe beats the high cost of insulation

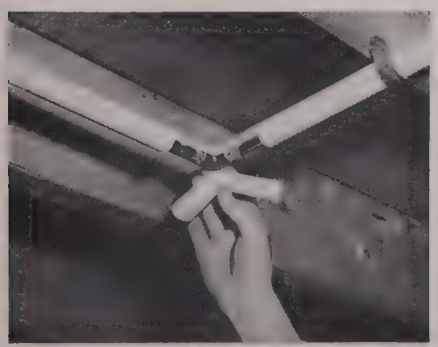
Copper pipe—pre-insulated with plastic foam—can be installed almost as fast as uninsulated pipe.

Except at fittings (photos below), it eliminates the need for on-the-job insulation of hot and cold water lines and refrigerant and chilled water lines for air cooling.

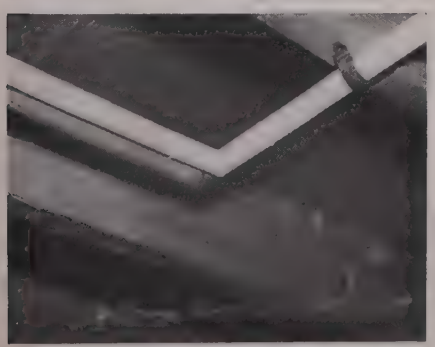
The insulation—foamed ¼" thick around copper pipe—is extruded by a new process developed by Quantum Inc of Wallingford, Conn. It has the same insulating value as 1" of cork or 1½" of magnesia.



1. Foam strips easily for sweating joint.



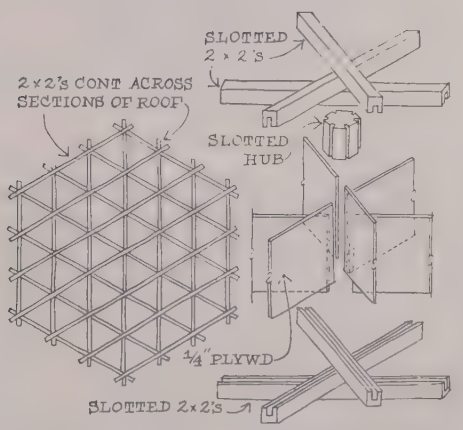
2. Split premolded covering is glued on.



3. Insulated pipe is neat, unobtrusive.



Lattice roof uses light lumber for big spans

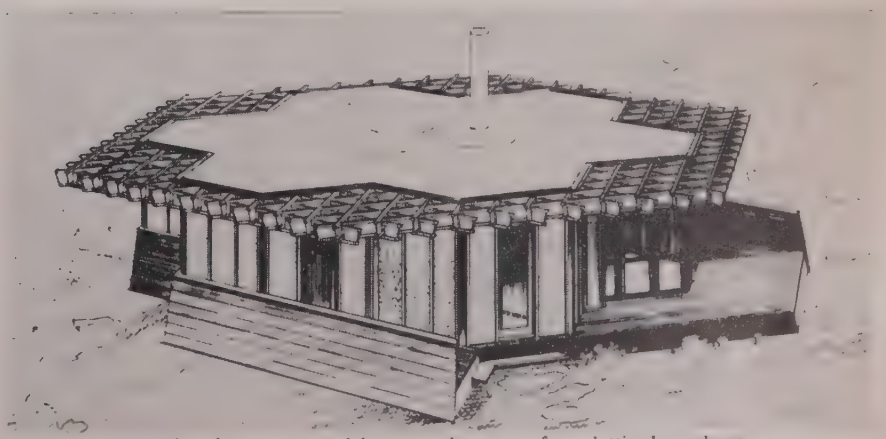


ROOF DETAILS show how slotted 2x2 chords continue across interlocking network.

The triangulated latticework above is a flat roof system that covers more than 1,600 sq ft of house with only six lally columns for support. Its materials: ¼" plywood strips and slotted 2x2s.

As the drawing at left shows, 12"-high plywood strips fit into continuous 2x2 chords that tie the system together. The lattice, called a space frame, was glued and nailed together on the floor of the house, then lifted and set on the lally columns by a crane. Built-up roofing, insulation, and triangular ceiling pans (that let the bottom chords show inside the house) finished the job.

Designer Paul W. Duesler of Madison, Wis. engineered the system.



FINISHED ROOF is left open around house perimeter to form latticed overhang.

Technology continued on p 260



SAVE ON PRICE THE DAY YOU BUY!

SAVE ON GAS AND TIRES EVERY DAY!

FORD PICKUPS

Beginning with a price* that's below all comparable leading makes, Ford Styleside Pickups are especially designed to cut daily operating costs. Economical Ford Sixes, in certified tests with other makes over a three-year span, delivered outstanding gas mileage.

Tire replacement expense is less, too, with Ford's true truck suspension. Certified tests prove that the front tires on Ford ½-tonners last up to twice as long as those on other makes with car-type suspensions. And Ford's new longer wheelbase, new springs, and new cab construction provide a major advance in easy-riding comfort.

In addition to price, gas and tire savings, Ford's heavy-duty construction gives new freedom from nuisance problems. Ford pickups are built to stay on the job . . . out of the shop. So for a rugged truck that's made to tackle any pickup job, see your Ford Dealer. And when you do, ask him about the many heavy-duty options that can mean extra job-fitting economy in your construction work.



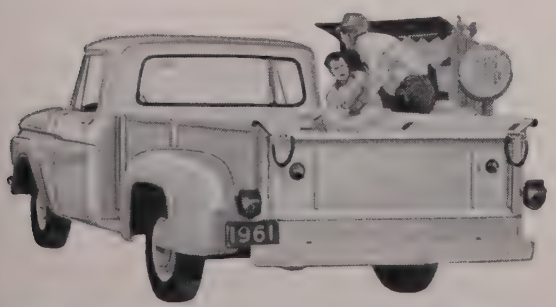
F-100 STYLESIDE PICKUP gives greater durability. New, one-piece cab-body design, and new huskier frame. New, wider tailgate for easier loading has snap-lock latches to save time. Max. GVW: 5,000 lb.

Heavy-duty options include 11-inch clutch, oversize tires, and extra-capacity springs.

Choice of 5 transmissions includes four-speed, overdrive and Fordomatic.

Six or V-8 power to fit your need. Ford's famous gas-saving Six, or the world's most popular truck V-8.

**Based on a comparison of latest available manufacturers' suggested retail prices*



F-250 FLARESIDE PICKUP has rolled-edge flareboards and running boards between the cab and rear fender for special side unloading work. Styleside Pickup, 7½-ft. Stake, Chassis-Cab, Chassis-Cowl, or Chassis-Windshield models also available. Max. GVW: 7,400 lb.



F-350 CHASSIS-CAB WITH DUAL REARS (9-ft. Stake body shown) has a man-size maximum GVW of 9,800 lb. This hard-working, versatile 132-in. wheelbase model features low loading height and the flotation of dual tires at a price much below 1½-ton trucks. Also available with single tires and big 9-ft. Styleside or Flareside Pickup bodies.

FORD TRUCKS COST LESS

SEE YOUR FORD DEALER'S "CERTIFIED ECONOMY BOOK" FOR PROOF!

FORD DIVISION, *Ford Motor Company*,

NEW FOR THE BUILDING INDUSTRY

A NATION-WIDE ADVISORY SERVICE ON TERMITE PROTECTION

PHONE YOUR LOCAL BRUCE-TERMINIX COMPANY

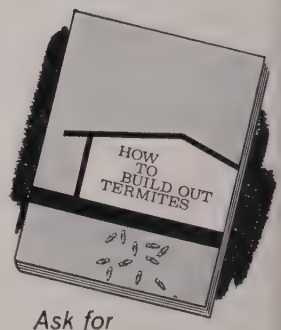
The broad experience of the world's largest termite control organization is offered for the protection of your homes against wood-eating insects.

Having safeguarded over 350,000 homes and buildings, Bruce-Terminix can advise you on the most effective termite protection methods for any type of construction.

To be relieved completely from complaints and responsibility for termite attack in your homes and buildings, follow the example of leading builders now using Terminix Insured Protection. This service, renewable at the homeowner's option, provides: 1. Periodic inspections. 2. Treating when found necessary. 3. Repairs and/or replacements of any termite damage to building or contents up to $5000. Performance is guaranteed by E. L. Bruce Co. and insured by Sun Insurance Office, Ltd.

Look in the yellow pages and phone your local Bruce-Terminix company (usually listed under "Termite Control"). You'll find his advice helpful and dependable on any problem involving termite protection for new or old homes and buildings.

SEE OUR CATALOG IN SWEET'S FILE



Ask for this aid to sound construction

TERMINIX DIVISION, E. L. BRUCE CO., BOX 397-X, MEMPHIS 1, TENNESSEE

Chemical treatment during construction

Treatment as required for infested structures

Protection without treatment for qualified termite-free structures

A nation-wide termite control service

BRUCE TERMINIX®

BRICKMAN BUILT

New designs at Brickman Manor north earn the CURTIS® I-Q Award



George M. Curtis, chairman of the board, presents the I-Q Award to Joseph Brickman, president, through the new Curtis removable sliding window used in all new homes in Brickman Manor North, Mount Prospect, Illinois.

Individuality and Quality sold 88 homes in first two weeks!



This L-shaped, bi-level home uses Curtis removable sliders throughout, lending the traditional touch with good use of snap-in diamond grilles. Features three bedrooms, slate foyer, finished family room, guest room. Priced at $25,950.



Nearly 10,000 visitors came out the first weekend to see the first of 895 homes planned for this new subdivision. Estimated value when completed—$20 million. Curtis windows are used in both residential and townhouse units.

As one of Chicagoland's most progressive home and townhouse builders, Brickman Home Builders, Inc. had taken a completely fresh look at the market, then designed and selected materials accordingly.

The results? 88 *qualified* home buyers in the first two weeks of a cold February open house! In a tough season, and selling in the $22,950 to $26,500 bracket, this performance rates five bells for good planning and selling. Curtis windows—sliders and double-hungs—are used throughout the six distinctive model homes.

Individuality is achieved with fine color coordination plus a variety of window sizes using snap-in bars, divided lights and diamond grilles.

Quality is apparent in a long list of well-known brand names, including Curtis, impressively merchandised and displayed in a colonial-designed Sales Pavilion.

Complete details of this unique Curtis I-Q Award Program are outlined in the merchandising section of this issue. Why not let us show you how the entire I-Q Model Home Program can inject new promotional punch into your sales picture by writing to Director of Sales.

CURTIS COMPANIES INCORPORATED / CLINTON, IOWA

Individuality and Quality in windows, doors, cabinets, and fixtures.



WIND SEAL SHINGLES don't rip loose even in hurricanes. The sun sets these dots of adhesive into sticking action, cementing each shingle down in place to stay.

ALCOA ALUMINUM SIDING, made expressly for Bird by Alcoa, does not rot or chip, and does not need painting for years and years.

BIRD TERMITE PREVENTION SYSTEM is built right into construction, covers the ground before even slab or cellar floor are poured. Termites and moisture cannot break through to damage costly timber.

Jacksonville builder breaks all previous records for opening attendance

It was a grand and profitable show for Workman-Goodman, Inc., of Jacksonville, Fla. 6 model homes featured Bird's "top-sides-and-bottom-protection," with building products that require little or no maintenance. More than 25,000 people attended the first three weekends with thirty new homes sold before the month passed — a remarkable record for homes in this higher priced class. Write for sales aids.

BIRD & SON, INC., EAST WALPOLE, MASS. • CHICAGO, ILL. • CHARLESTON, S. C. • SHREVEPORT, LA.

BIRD
Building Materials



Mr. Builder —

If you are looking for locks that are easy to install, will function properly for years to come, and will add to the value of your homes—then Weiser is your answer.

Weiser Locks on your next job will prove it.

WEISER LOCKS

WEISER COMPANY • SOUTH GATE, CALIFORNIA

starts on p 251



"DELTA FRAME" PROTOTYPE is 82′x56′ play shelter in Tacoma. Box-beam bents 16′ oc support roof deck of stressed-skin panels.

Three men can build a structure like this in four days

So says the Douglas Fir Plywood Assn, which designed the 4,600 sq ft "delta frame" roof system shown above.

Basic elements of the system are tapered box-beam bents, that form a gable with cantilevered wings, and big (4′x16′ and 4′x24′) stressed-skin panels. The only erection equipment needed is a tractor with a boom on its front-end loader.

Panels were erected with their ends overhanging the beams—this increased the load carrying capacity of the roof deck by 25%. Top surfaces of the panels were prefinished with Hypalon, and joints were sealed with an experimental Hypalon tape (right) developed by Minnesota Mining & Manufacturing Co.



TRIANGULAR GUSSETS join wing beams to gable frame, which rests on steel brackets at piers. Gussets (¾″ plywood) are nailed, not glued.



ROOF TAPE—10-mil pressure-sensitive Hypalon—seals panel and makes pattern. Mill-applied paper, foreground, protects prefinished panels.

Technology continued on p 263



Home buyers know
you care —
when you use
Amerock Cabinet
Hardware —
and display
this Emblem
of Quality.

Amerock

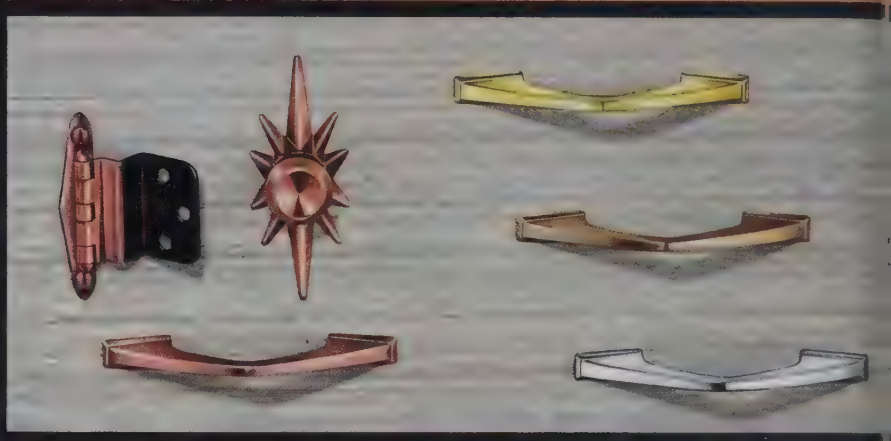
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fine homes

HARDWARE

This SALES AID is FREE
to users of Amerock Hardware—
send coupon on back.

Puts more eye appeal at eye level— in every price range.









AMEROCK HARDWARE

IS TYPICAL OF THE TOP QUALITY PRODUCTS USED THROUGHOUT THIS HOME

Which Amerock design fits your plans best?

CONTEMPORARY—Proven popularity—available in all price ranges—all finishes. Use in the kitchen—recreation room—living room—bedroom.

CATALINA—Distinctive modern designs at low cost. Choice of five beautiful finishes.

MODERN PROVINCIAL—Gaining in popularity every day. Four elegant finishes. Pulls and knobs with hinges to match. Moderately priced.

COLONIAL—Authentic styling with the appearance of hand-crafted hardware. Choice of Colonial Black and Antique Copper plated finishes.

See your Amerock supplier or send coupon.

Amerock

CORPORATION, Dept. HH51, Rockford, Ill. • Meaford, Ont.

Please send free samples of:

☐ Catalina ☐ Modern Provincial ☐ Contemporary ☐ Colonial

☐ 1961 Catalog ☐ Amerock Emblem Details ☐ Have Amerock man contact me.

Name_____

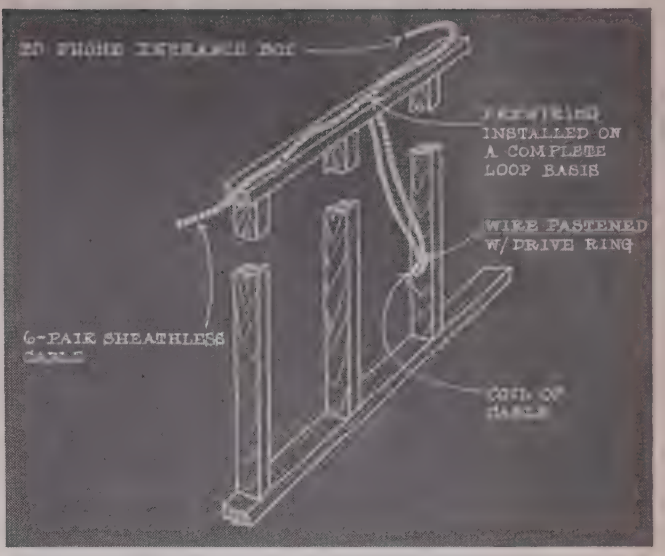
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Address_____

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starts on p 251

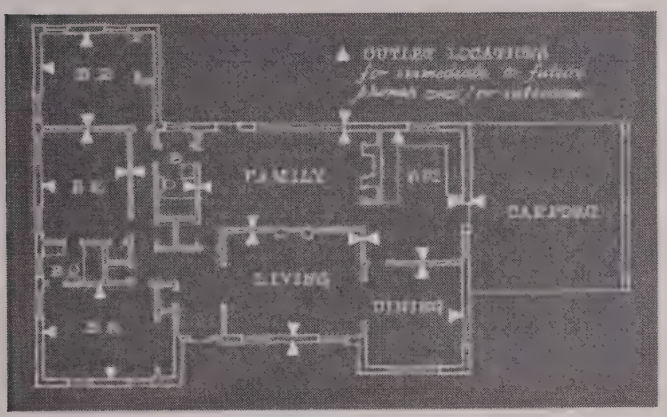




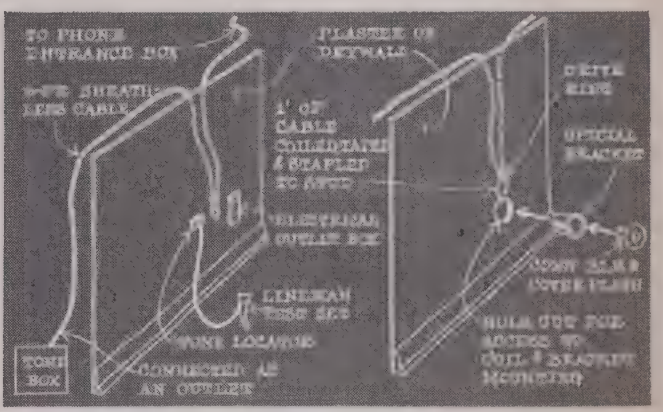
New phone wiring puts outlets and intercoms anywhere in the house

In eight western states, telephone men now install a six-pair sheathless cable at the framing stage. Phones can then be installed anywhere and at anytime after the house is completed.

The cable is run through the whole house with loops for future connections dropped between the studs. Anytime after the walls are closed in, the outlet loop can be located simply by imposing a tone on the circuit and tracing the line with a tone locator. Installation of a new phone or intercom station is then simply a matter of hole-sawing an opening and wiring in the outlet box.



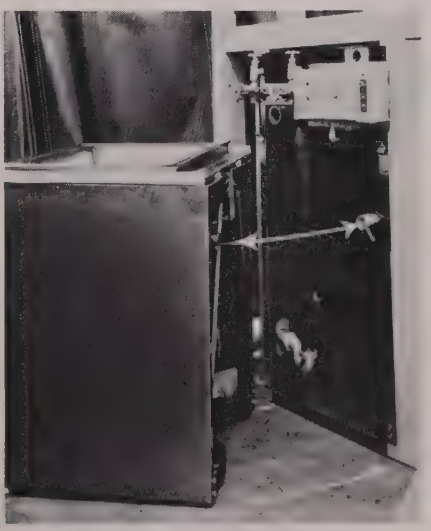
LOCATION PLAN shows how phones (small triangles) can be installed on any wall. Loop can serve positions on either side of the wall.



INSTALLATION PLAN involves only finding outlet loop with tone box and headset, cutting hole in wall face, and inserting outlet box.



BUILT-IN WASHER is topped by counter-height sink. Controls are in backsplash.



PLUMBING TREE in wall behind unit is built into template supplied with washer.

Prototype washer tests new ideas in built-ins

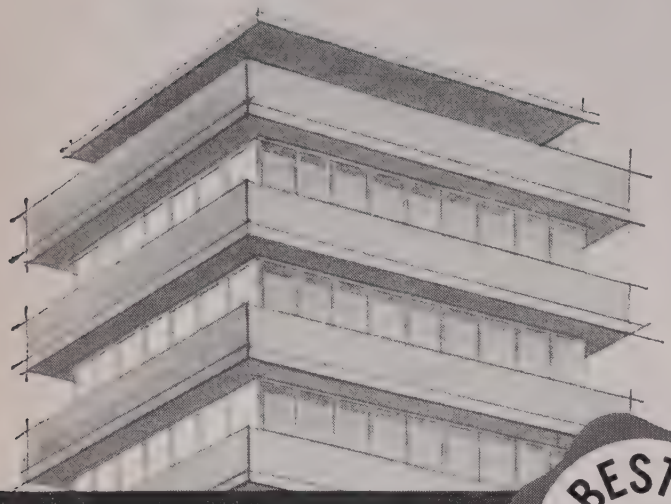
The unit shown at left is now being evaluated by GE for possible manufacture this fall. It was designed to meet two changes in the market: 1) Laundries are moving upstairs; and 2) More appliances are being included under the mortgage.

To make wider use of the laundry plumbing the wash basket has been lowered to provide room for a lift-up sink suitable for utility room, recreation room, mud room, or garden room use. To build the appliance in, the plumbing is included in a wall template that holds the control panel, supports the back of the washer, and aligns the supply and waste lines.

Technology continued on p 268

REPUBLIC STEEL KITCHENS

Best kitchen buy for apartment builders.
Stay new! Maintenance-free! No extra cost!



Republic Steel Kitchens are a life-of-the-building investment. Durable baked enamel on bonderized steel stays new-looking because it is so easy to clean, so damage resistant. White and three crisp colors win enthusiastic tenant approval. And, owners needn't repaint with each tenant move.

Dimensionally accurate steel cabinets are easiest of all to install. Steel can't warp, swell, or sag. Doors and drawers fit right, operate easily.

Republic offers widest selection of attractive, functional wall and base cabinets, sink centers, cabinets for built-ins, to pack most kitchen value into minimum floor space. Prompt delivery to meet your building schedule.

Special! Republic now offers "*Traditional*"—a handsome vinyl-on-steel cabinet finish with a warm, natural grain pattern. Send coupon for specification sizes.

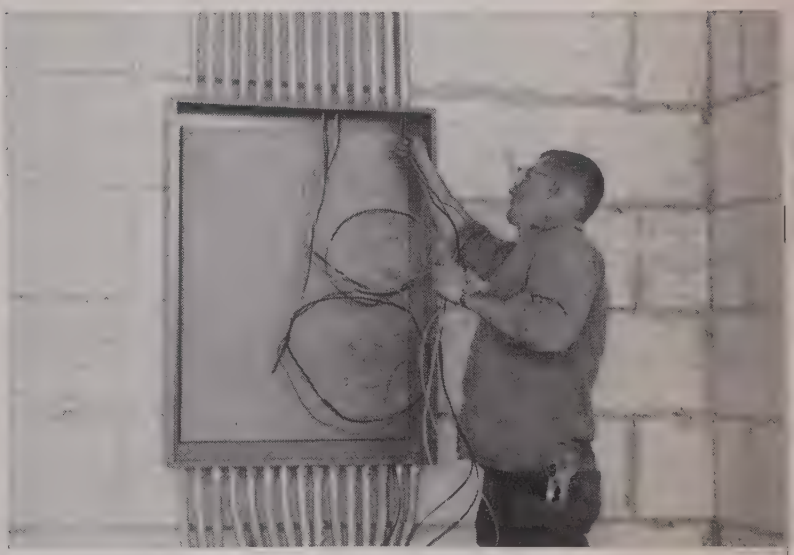


BEST WINDOW BUY FOR APARTMENT BUILDERS—Truscon Steel Double-Hung Window, Series 138. Bonderized and finished in lasting baked enamel. Stainless steel weather-stripping, stainless steel balance tapes. Weather-tightness makes it ideal for use with air conditioning. Prompt delivery. Look under "windows" in the "Yellow Pages," or send coupon.





BEST DOOR BUY FOR APARTMENT BUILDERS—Truscon Metal Doors and Frames. Money savers. Time savers. Install complete in just fifteen minutes. No cutting, sawing, planing needed. Door is bonderized with baked-on prime coat at factory. Sound-deadened. Prompt delivery from Truscon warehouse. Send coupon.



BEST "HOUSEPOWER" BUY FOR APARTMENT BUILDERS—Republic Electrical Metallic Tubing. Give your building lifetime full housepower by specifying Republic E.M.T. *in the next larger size* and avoid early electrical obsolescence. You will have a grounded, pull-in, pull-out system in which wire can easily be added or replaced. Installation economies of Republic "INCH-MARKED"® E.M.T. allow all this at no greater cost than ordinary threaded rigid conduit systems. Ask your electrical contractor.

Steel Strong, Modern, Dependable

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Republic Has the Feel For Modern Steel

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1441 REPUBLIC BUILDING • CLEVELAND 1, OHIO

Please send more information on the best builder buys:

- ☐ Republic Steel Kitchens
- ☐ *Traditional* Finish
- ☐ Truscon Steel Double-Hung Windows
- ☐ Hollow Metal Doors
- ☐ Republic E.M.T.

Name_____ Title_____

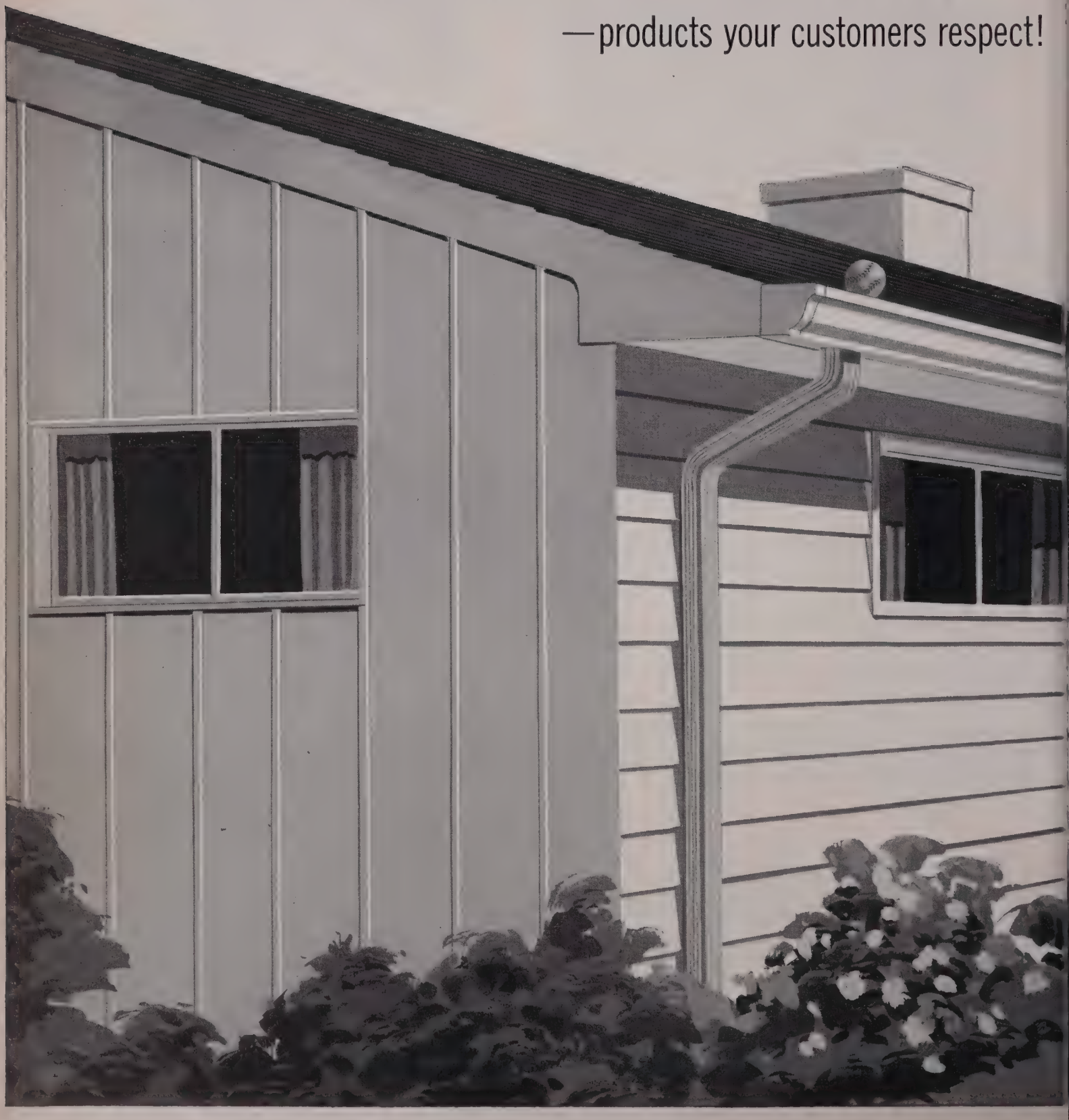
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City_____ Zone____ State_____

Alcoa Siding . . . Alcoa Gutters and Downspouts

—products your customers respect!



More and more customers demand quality . . . insist upon the assurance provided by the famous Alcoa label. They know Alcoa carefully controls quality from ore to finish—the only maker of aluminum siding and gutter systems that "takes it all the way!"

Both Alcoa® Siding and Alcoa Gutters and Downspouts have two famous Alcoa hallmarks of quality: A superior prepainted *Alumalure*® finish is applied only after the tough aluminum alloy is chemically pretreated to grip paint tightly. *Alclad*—metallurgical bonding of high-purity aluminum alloy to a strong aluminum core—assures long-lasting strength and weather resistance.

Available in a choice of colors, Alcoa Siding comes in both horizontal and vertical styles . . . with or without insulating foam. Alcoa Siding is sold by these national distributors:

Barrett Division of Allied Chemical Corp.

Bird & Son, Inc.—The Philip Carey Manufacturing Co.

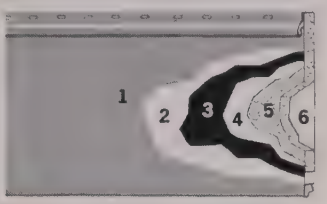
The Flintkote Co.—Mastic Corp.

Each panel of Alcoa-Made Siding bears the famous blue label shown below.

Alcoa Aluminum Gutters and Downspouts feature all-riveted construction and an exclusive Alcoa installation system. Long-length but sturdy Alcoa Gutters are easily, quickly installed with the Alcoa rivet system—no hot soldering, no paint or coating needed. Available in natural aluminum and all-white, prepainted Alumalure finish.

For more information, write: Alcoa Building Products, Inc., Dept. 1857-E, Grant Building, Pittsburgh 19, Pa.

ALCOA SIDING: 6 ways better!
1. Alumalure finish 2. chemically pretreated 3. alclad 4. stronger alloy 5. foam insulation 6. foil backing





ALCOA SIDING
MADE BY ALCOA

ALCOA GUTTERS AND DOWNSPOUTS
MADE BY ALCOA

MADE BY ALCOA



starts on p 251



Here is a plastic mobile home . . .



. . . formed from 12 plastic molds



MASTER MOLDS are made of plaster faired over embedded aluminum templates.

Holiday Homes, a trailer manufacturer in Medford, Ore. has taken advantage of the strength, light weight, and plasticity of these new building materials in the pilot mobile home above.

Shell of the 20′ long unit is a structural sandwich built up in the 12 reinforced epoxy female molds above. (Molds were made on master male mold of plaster like the one at left.)

The structural sandwich has fiberglass reinforced polyester skins, a ¾″ thick paper honeycomb core which both insulates and strengthens the shell. Streamlining adds the strength of "fendering" to the shell.

Unit is designed for vacation use, is competitive with and weighs much less than same size standard units, has its own air conditioning, storage batteries, and complete housekeeping appointments.

New kiln-dry process does two-week job in three hours

The moisture content, even in hard woods, can be cut from 30% to 8% in two to three hours in a process developed by Chemetron Corp, Louisville.

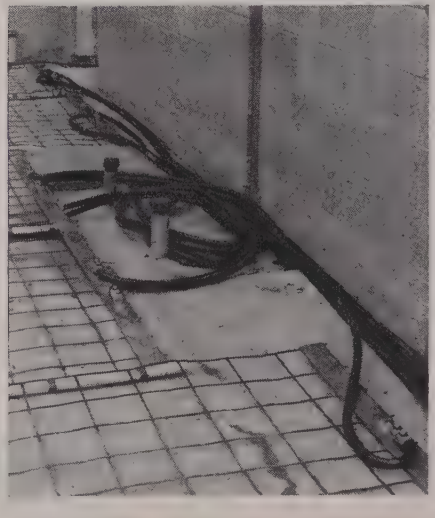
Process simply moves lumber through a "dielectric tunnel" between electrodes of a high-frequency generator.

A system using a 50 kw generator could handle 5,000 bf per eight-hour day at a power cost of $3.75 per mbf—only 20% of what it now costs to dry quarter-sawn oak at 25% moisture.

New mortar may halve thickness of masonry walls

New process, using a chemical additive, has produced mortar with five times the grip of ordinary mortars, according to its developers, Structural Clay Products Research Foundation and Dow Chemical Co. The new mortar makes ordinary brick walls almost as resistant to buckling and bending as reinforced masonry.

In homebuilding the new mortar could make brick veneer the bearing wall, eliminate the need for a framed wall behind it. In high-rise apartments, the new mortar might permit use of curtain walls without back-up materials.



Hot mesh strengthens slab and heats building

Wire reinforcing mesh, above, was welded to 3″ copper bus bars to form a radiant heat grid in this slab. Electrical leads supply 20-v, 55-amp current. Asbestos cement strips taped to edges of mesh give electrical insulation between rolls—which must overlap in the slab to do a proper reinforcing job.

Slab stores off-peak electrical energy —at night and early morning—so it acts as a heat sump slowly releasing heat into the building during the day.

Northern States Power Co installed the system in Minot, N.D. /END

The ladies buy
the homes you build!





Make your homes functional and practical ...instantly wanted! "Clothe" them in genuine WOOD siding

Today's "lady of influence" measures every major purchase by its functional and practical qualities as well as its beauty and design. Just as with fine woolens, homes "clothed" in genuine wood instinctively appeal to her. Genuine wood siding combines qualities of strength, durability and superior insulation with its handsome appearance and design flexibility. Weyerhaeuser 4-SQUARE® sidings offer the product benefits smart buyers prefer . . . look for. See your 4-Square Lumber Dealer—and while you're there—ask him about the new Weyerhaeuser Prime-Coated and Dri-Shield sidings that reduce labor costs.

Weyerhaeuser Company
Lumber and Plywood Division

FREE COLORFUL "HOME FASHIONS" BOOK
helps you sell your homes "clothed" in genuine Weyerhaeuser 4-SQUARE siding. Use in your model homes. Write for it now. Handy request form below speeds it on its way.

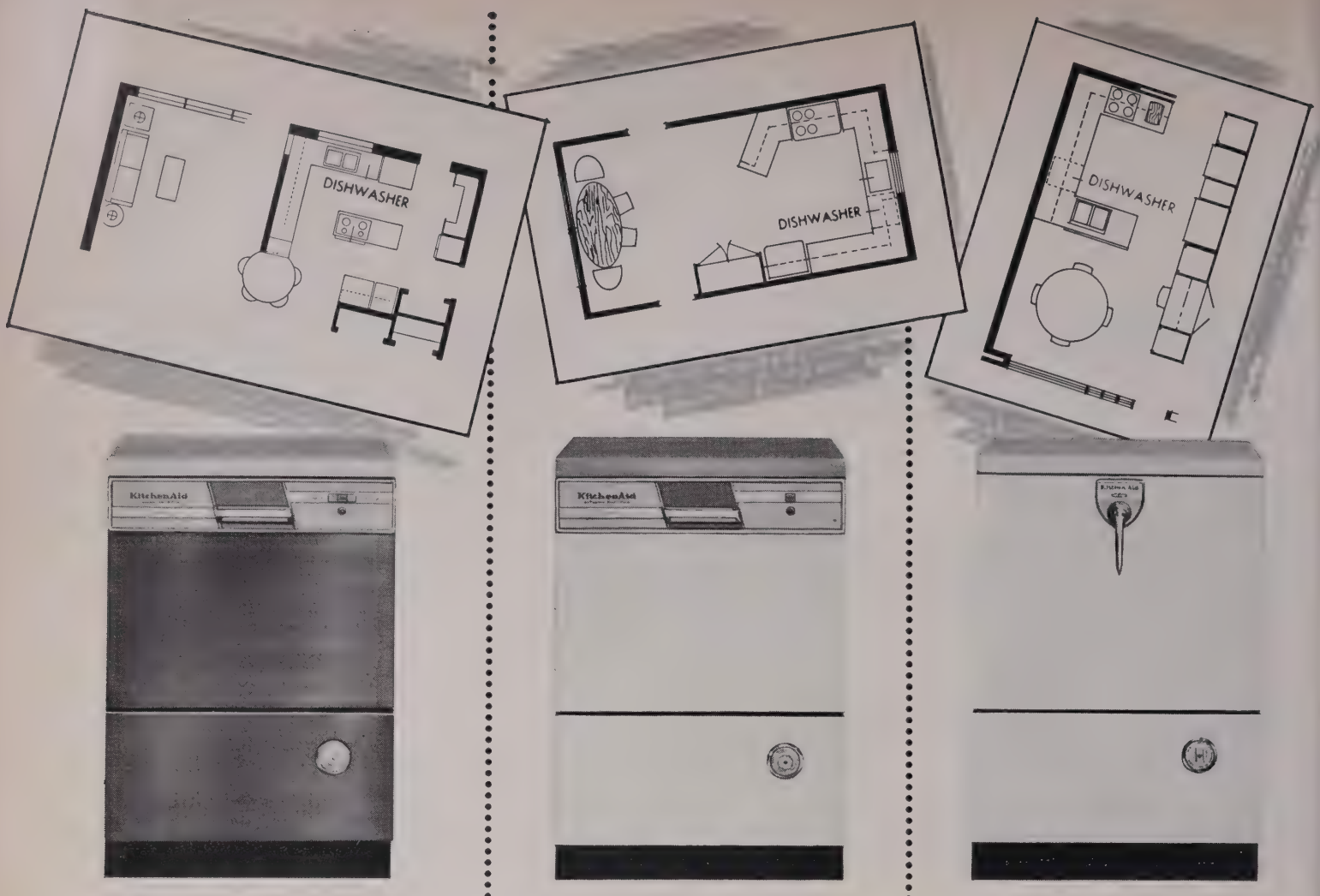
Weyerhaeuser Company, Trade Promotion Dept., Tacoma 1, Wn.



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Superba VariCycle SERIES

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Now...a quality

KitchenAid®

dishwasher for every home you build

More models and features than ever before, with a wider price range, too. Now KitchenAid can help *every* kitchen say "quality home" to prospects. Wide choice of finishes, including wood. Front-trim kits let you match counters, cabinets, floor or walls for a decorator look.

New performance; new styling; push buttons; new king-size capacity; convenient, *load-as-you-like* racks—all combine with the KitchenAid reputation for finest washing. Use these new KitchenAid dishwashers to sell the lady, in the room that sells the house.

KitchenAid®

A model for every kitchen...every budget

KitchenAid Home Dishwasher Division
The Hobart Manufacturing Co., Dept. KHH
Troy, Ohio (In Canada: 175 George St., Toronto 2)

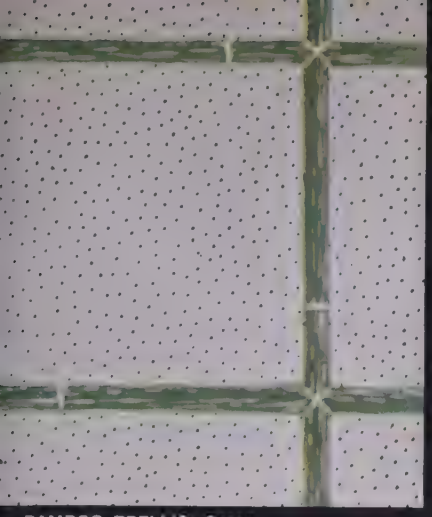
☐ I want information on the new dishwasher line.
☐ Send me name of nearest distributor.

Name.....

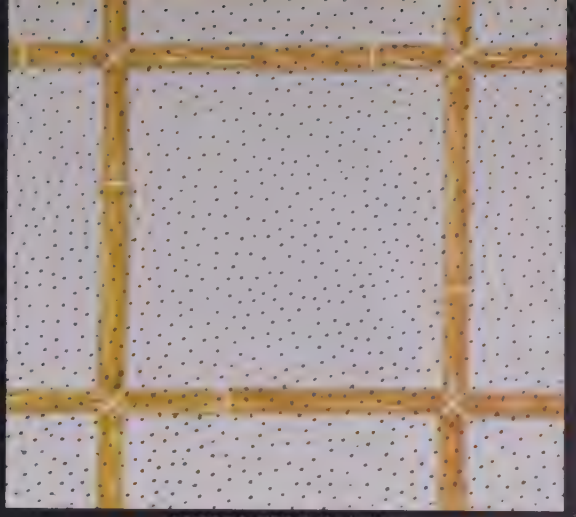
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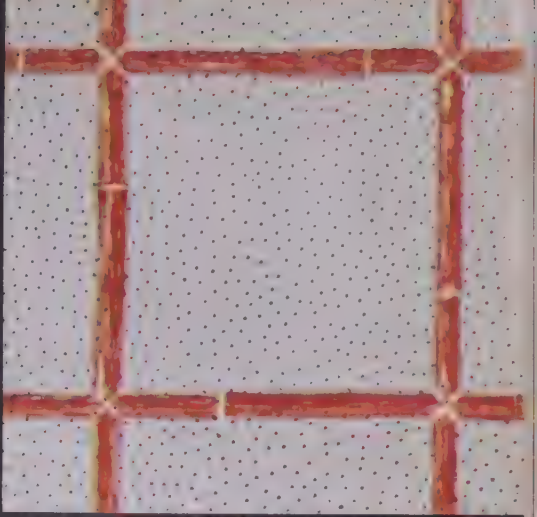
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BAMBOO TRELLIS—Green

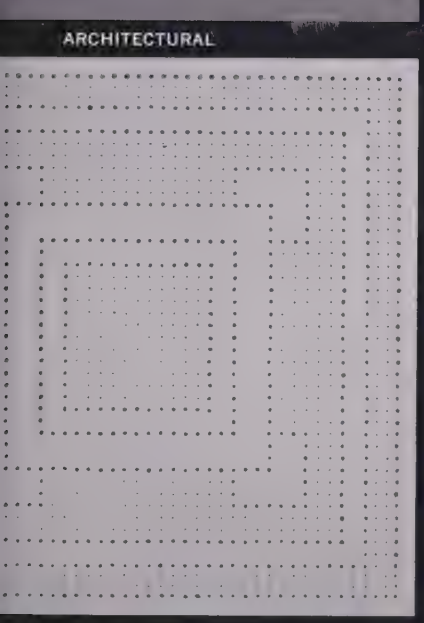


BAMBOO TRELLIS—Yellow

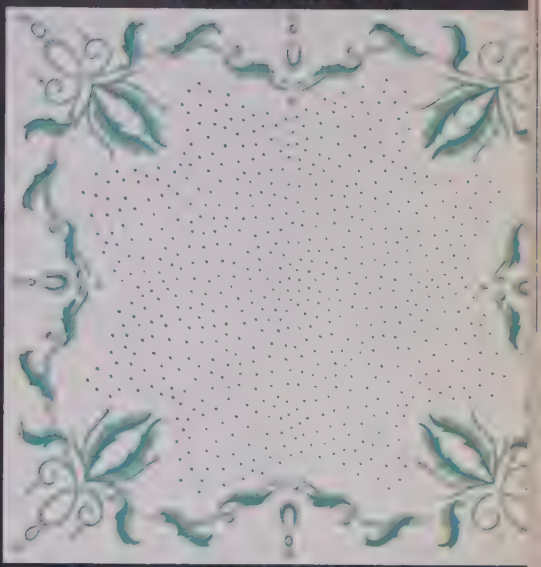


BAMBOO TRELLIS—Red

Imagination hits the ceiling...



ARCHITECTURAL

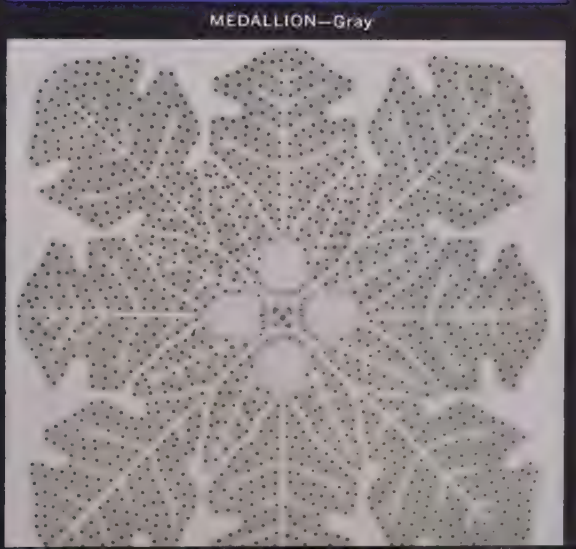


FLORAL TRACERY

...with exciting new 1961 Johns-Manville ceiling panels like these by noted designer, Michael Greer! **AND THAT'S NOT ALL...**



MEDALLION—Green



MEDALLION—Gray

J-M offers you this **EXCLUSIVE** sales advantage!

. . . A BRAND-NEW CONCEPT IN ROOM DESIGN–

The first ceiling and floor designed especially for each other!



BAMBOO TRELLIS
Acoustical Ceiling Panel
(12" x 12")
red, green or yellow

BAMBOO LEAVES
Floor Tile
(9" x 9")



JOHNS-MANVILLE GIVES YOU A NEW, LOW-COST
TO ADD THE TOUCH OF GLAMOR THAT SELLS HOU

See how this single theme, *Bamboo,* moves across the ce
and down the wall to the floor of this room. *Bamboo* capt
in new J-M acoustical panels. *Bamboo* reflected by the de
of fallen leaves in this new J-M vinyl-asbestos floor tile. V
a delightful *and practical* way to add dramatic themes to t
special rooms!

Created exclusively for Johns-Manville by noted int



This room is on display at the National Design Center, New York, and will be featured in J-M advertisements appearing in Life, The Saturday Evening Post and Better Homes & Gardens.

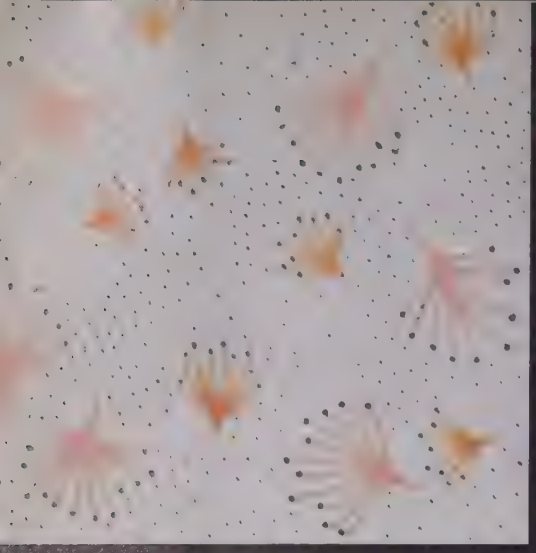
If you would like to duplicate this room in your model home, you can obtain a free set of working drawings by writing Johns-Manville, Box 14, New York 16, N. Y.

ıer, Michael Greer, N.S.I.D., A.I.D., *Bamboo* is the first ; and floor to use this "total-design" concept. *Be sure to for other dramatic, new Johns-Manville ceilings and based on this intriguing approach to room design.*

at's more, prospective home buyers will like *Bamboo* se it's functional as well as glamorous. Like all J-M ical panels, these ceilings and walls soak up noise. And inyl-asbestos floor tiles assure easy-to-clean floors that heir beauty. You can use this great, new J-M design ot in the houses you build. So get the complete story from -M man now!

all this...and more... from Johns-Manville!

JUST LOOK!



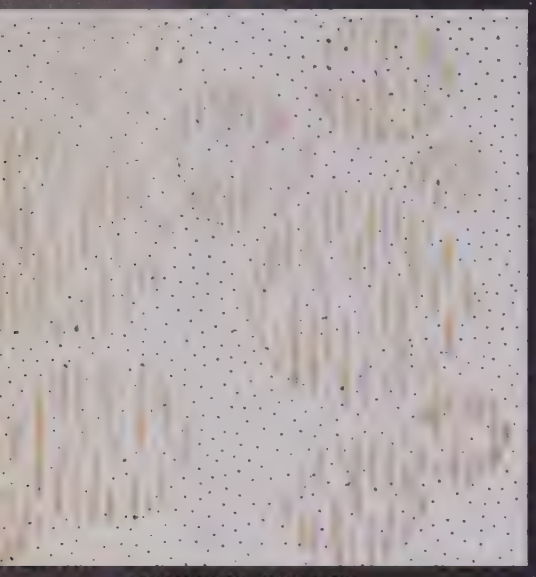
TUMBLE WEED



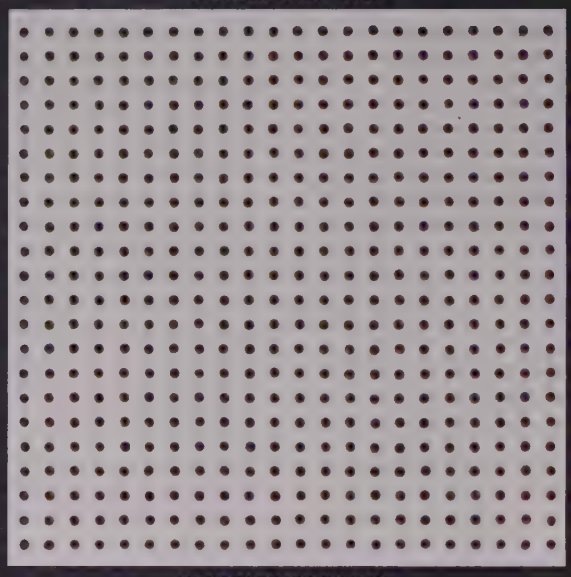
STELLAR FIBRETONE



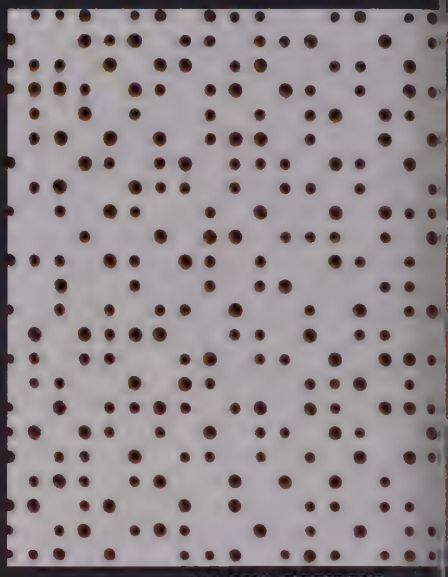
GOLDEN WEB



CHAMPAGNE KLEFTONE



STANDARD FIBRETONE



RANDOM FIBRETONE

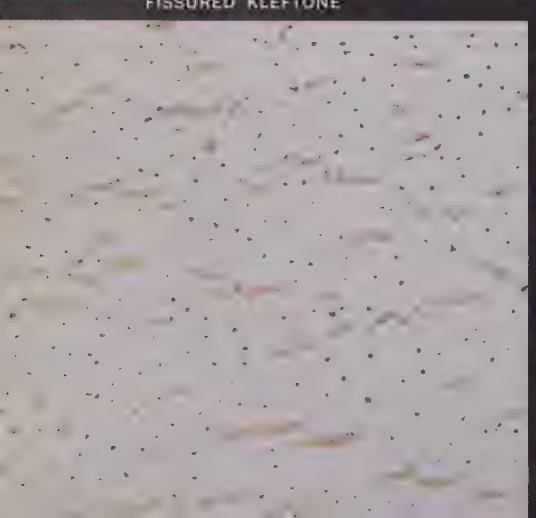
Other exciting new J-M ceilings for '61!

One quick look shows why home buyers will like these bright, new J-M ceiling designs. Sparkling, bubbly designs like *Champagne Kleftone*. Graceful, delicately colored designs like *Tumble Weed*. Glamorous, accented designs like *Golden Web*. And lots more (most with washable surface) that will appeal to every kind of buyer!

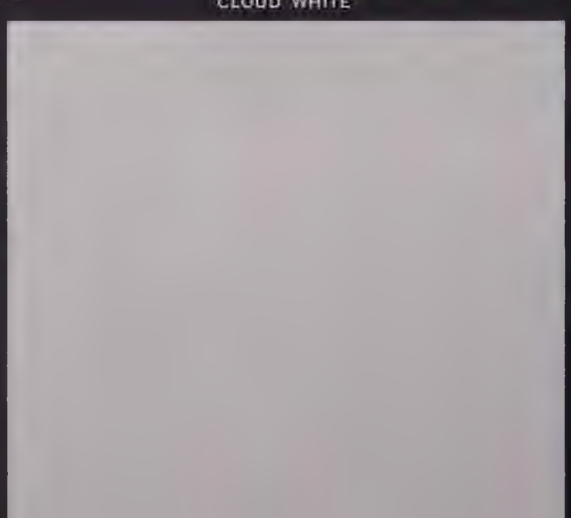
But see them all for yourself! Give your J-M man a call now. Or write Johns-Manville, Dept. HH, Box 14, New York 16, N. Y. In Canada: Port Credit, Ontario. Cable: Johnmanvil.

JOHNS-MANVILLE
CEILINGS AND FLOORS

JOHNS-MANVILLE JM PRODUCTS



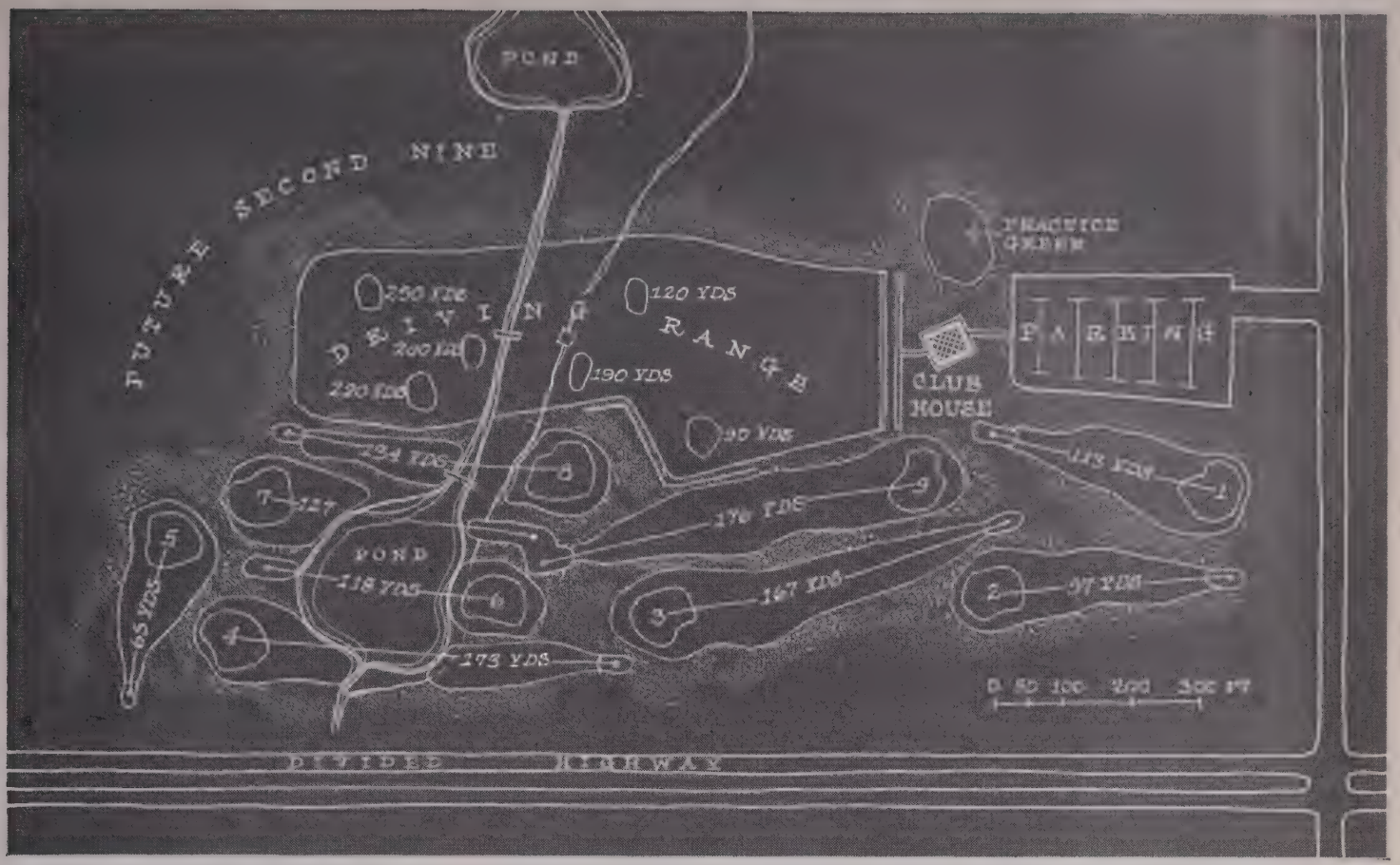
FISSURED KLEFTONE



CLOUD WHITE



BOMBAY IVORY



30-ACRE SITE near Perl-Mack housing development includes 18-hole par-3 golf course (nine holes completed), driving range, clubhouse, and parking area.

The compact golf course: How developers can break par on a high-cost community facility

With the compact layout above, Perl-Mack Construction Co. of Denver has built a golf course at less than one-third the cost of a standard course.

Reason: the course is planned for par-3 golf (see box), which requires less land and less labor than a full-sized course.

A full-sized course needs at least 150 acres; Perl-Mack's compact course uses just over 20 acres.

Construction of a full-sized course costs more than $15,000 a hole (in Denver); Perl-Mack's compact course cost about $6,000 a hole.

Says Perl-Mack partner Sam Primack: "Hardly any developer can afford to set aside several hundred acres for a full-scale course. But many developers can spare a dozen acres, which is plenty for a small par-3 course."



CLUBHOUSE has golf shop and snack bar, cost $45,000. Floodlights are for driving range.

The compact course is a four-way asset for Perl-Mack:

1. It helps sell houses in Northglen, Perl-Mack's adjoining development. While Denver house starts slumped 20% last year, Perl-Mack's sales rate jumped 16%. Says Primack: "Our golf course was an important factor in boosting sales. People want recreation facilities nearby, and they like the prestige of a golf course."

2. It raises land values. "We're getting $500 per lot more on our appraisals," says Primack. "We have 1,400 sites in Northglen, so our land is worth $700,000 more. This is almost three times our investment in the course, a driving range, and a clubhouse."

3. It upgrades the neighborhood. "The top house price in this area used to be $15,000," says Primack. "Now we have no trouble selling our $20,500 houses."

4. And it is a profitable business in itself. Perl-Mack opened the course to the public and charges its buyers and outsiders 75¢ a round on weekdays, $1.50 on weekends. Says Primack: "This way we think we'll pay off our investment in six years."

Here is how par-3 golf differs from ordinary golf

Its holes are shorter—from a minimum of about 60 yards to a maximum of about 180 yards. Par is based on an approach iron shot and two putts, woods are not used.

It is easier to play. There are fewer and shallower traps. Fairways are close together, so there is little rough.

It plays faster. A par-3 nine-hole course is about 1,000 yards long compared with 2,500 yards for a full-sized nine-hole course. So an average golfer can tour it in about 45 minutes.

It can be played at night. Because a par-3 course is compact (nine holes can fit in six acres), night lighting is feasible.

Leaders continued on p 280

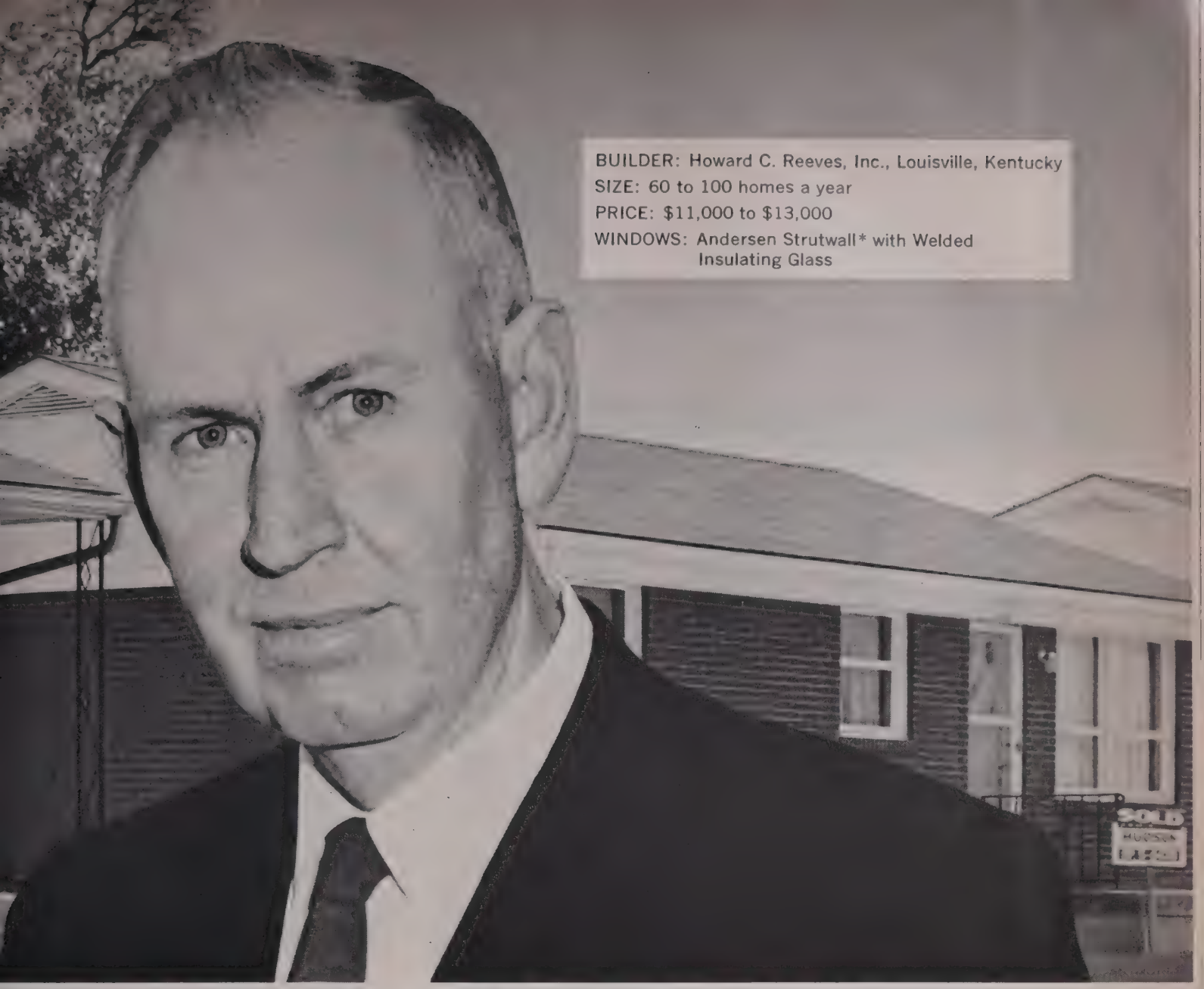


"THIS ANDERSEN LABEL



AW Andersen

This label is factory applied as of March 1, 1961



BUILDER: Howard C. Reeves, Inc., Louisville, Kentucky
SIZE: 60 to 100 homes a year
PRICE: $11,000 to $13,000
WINDOWS: Andersen Strutwall* with Welded Insulating Glass

IS A BIG HELP IN SELLING OUR $13,000 HOMES"

Starts were down 20 to 30% in 1960—but Louisville Builder Howard Reeves sold at his usual rate of 60 homes.

1960 was a bad year for builders generally. But not for Howard Reeves!

He credits Andersen Windows with a good part of his success. "Many of our prospects know Andersen is a top quality window, but they are almost always surprised to find Andersen with welded insulating glass in homes in our 11 to 13 thousand-dollar price range. "The Andersen label is a good starting place for our salesmen to point out all the quality brands and features we put into our low price homes."

Why not put America's best and best-known window to work for you? Take advantage of the fact that in the minds of many buyers, the Andersen name is a sure sign of high quality throughout the house. Remember—this fact is being stressed all year long in big, full-color advertisements in *Life* and *Better Homes and Gardens.*

Check your lumber and millwork dealer for *all* the Andersen facts. And send for the *new 1961 Home Promotion Kit.* It's free—and this kit also includes the new Andersen labels.

**Trademark of Andersen Corporation*

Andersen Windows AW

ANDERSEN CORPORATION • BAYPORT, MINNESOTA

8 money-saving questions to ask yourself



1. Does the basic home package include covering materials for the exterior wall architectural treatment?

All U. S. Steel Homes Beacon and Star packages do.

2. Does it include the complete superstructure system?

All our packages include preassembled trusses, sheathing, ceiling insulation and gypsum, exterior trim, roof felt and shingles.

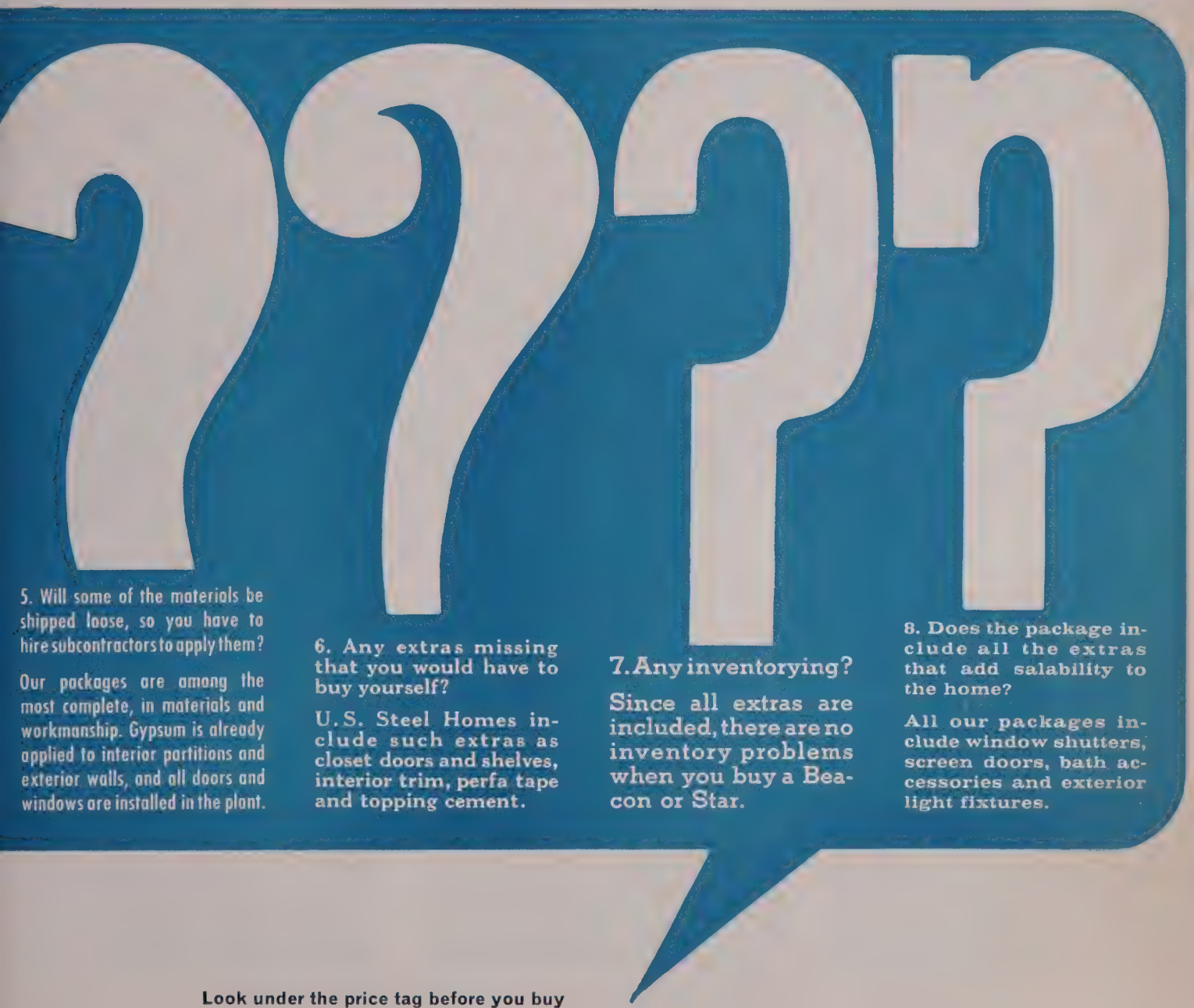
3. Does *it* include *all* the partitions needed for a livable floor plan?

Our packages include them all. We don't assume that some materials will be furnished by another source or that the buyer can complete the home later.

4. Does the basic package include kitchen cabinets and sink?

All U.S. Steel Homes Beacon and Star model packages do.

before you buy a packaged home...



5. Will some of the materials be shipped loose, so you have to hire subcontractors to apply them?

Our packages are among the most complete, in materials and workmanship. Gypsum is already applied to interior partitions and exterior walls, and all doors and windows are installed in the plant.

6. Any extras missing that you would have to buy yourself?

U.S. Steel Homes include such extras as closet doors and shelves, interior trim, perfa tape and topping cement.

7. Any inventorying?

Since all extras are included, there are no inventory problems when you buy a Beacon or Star.

8. Does the package include all the extras that add salability to the home?

All our packages include window shutters, screen doors, bath accessories and exterior light fixtures.

Look under the price tag before you buy any line of packaged homes. Ask yourself if the basic package has everything you need to erect an appealing home you can sell at a low but profitable price. If it doesn't, you're not getting full value for your dollar. The only way to be sure is to compare final, completed home costs. Prices for the complete U. S. Steel Home basic package include the **STAR** beginning at $2530 and the popular **BEACON** series with a package price that starts as low as $2784. Your United States Steel Homes Sales Representative will show you exactly what you can get for your money—and why U. S. Steel Homes are really a full dollar value. See him before you buy.

USS is a registered trademark

USS

United States Steel Homes
Division of
United States Steel

 starts on p 275

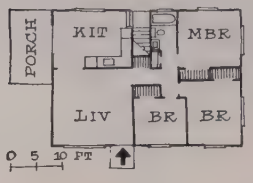
Here is a coast-to-coast sampling of $11,000-to-$13,500 houses

Significance of the sampling: it shows what builders are selling in a price range that will get more liberal financing (40-year, no-down FHA loans) if Congress passes President Kennedy's housing bill.

To come up with this sampling, HOUSE & HOME asked its correspondents: "What can you buy in your area for $11,000 to $13,500?" Their answers (pictured below and opposite) show wide variety from city to city—in style, in plan, and particularly in size. Example: $13,100 buys a two-bedroom, 820 sq ft house in New London, Conn.; for $300 more, a Phoenix buyer gets four bedrooms and 1,430 sq ft.



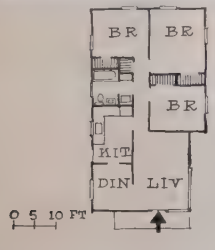
Baltimore: $12,990 on leased land (the 7,000 sq ft lot rents for $120 a year). This 3-bedroom model has one bath, totals 936 sq ft. It is located outside city limits, a 9-mile, 25-minute drive from downtown. Price includes oven and range-top. Financing is conventional, 10% down, 80% S&L mortgage, plus 10% financing by the builder, Bready-Fisher Corp.



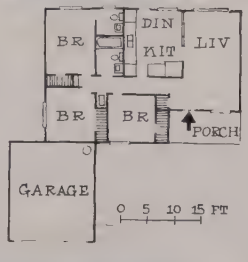
John Senning







Los Angeles: $11,995 in Newhall area's newest subdivision, 35 miles, 60 to 90 minutes on freeway northeast of downtown. Model by Signature Homes has three bedrooms, one bath, built-in range, oven, garbage disposer, and ceiling insulation. Financing is conventional with two trust deeds. Second is semi-amortized, is due in 8 years with balloon payment.



Charlotte: $13,500 inside city limits about 3½ miles (15 minutes) from the heart of town. This 1,040 sq ft model is on a 70'x150' lot and has three bedrooms and 1½ baths. Price includes no appliances. House has 4" of blown insulation in the ceiling. FHA financing is $450 down, $103 a month for 30 years. Builder: John Crosland Co.

Wilfred Moellmann



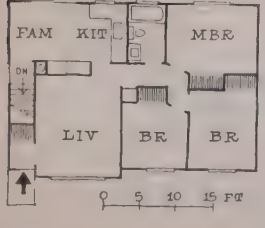
Messina Studios



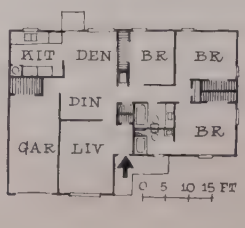
Hastings-Willinger



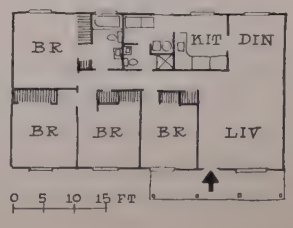
Detroit: $11,900 for this 900 sq ft, three-bedroom, one-bath model by Kaufman & Broad's Award Winning Homes. The house, on a 50'x120' lot, is in the city's western fringe, a half-hour drive from downtown. Best seller in the builder's line, it is FHA financed and has 100-amp wiring, batt insulation in ceiling, aluminum foil in walls.



Dallas: $13,125 in Centennial Construction Co's Enchanted Village at Garland, 15 miles, 20 to 25 minutes by expressway from the downtown area. Model has three bedrooms, two baths, is on a 65'x115' lot. Price includes built-in oven and range. Rock wool insulation is used in ceiling, aluminum foil in the walls. Sales are running "moderate to good."



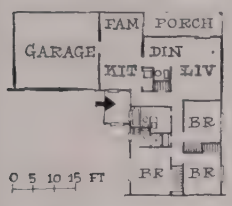
Chicago: $10,955 with $195 down on 25-year conventional financing. Project is in Lisle area about 27 miles from Loop, 35 minutes on the expressway. This 1,162 sq ft best seller has four bedrooms, two baths, is on a 70'x130' lot. No appliances are included but house has 100-amp wiring, is well insulated. Dover Construction Co.



Dick Kent



Albuquerque: $13,350 with $405 down. House has three bedrooms, 2 baths, 1,320 sq ft inside plus 8'x10' porch and 26'6"x8' covered patio. Lots are 95'x150'. Price includes garbage disposer and semi-thick fiberglass batts in walls, full-thick in roof-ceiling. Built by Coda B. Roberson, it is 8 miles (20 to 30 minutes) from downtown.



McMurry

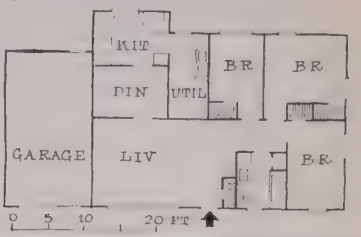


Miami: $12,475 financed under FHA 213 with 1% down. Model is in Heftler Construction Co's Lake Stevens Estates, Carol City, 15 miles (35 minutes) from the center of Miami. It has three bedrooms, one bath, and 960 sq ft of living area. Price includes wall oven and range. House has 100-amp service, 2" batt insulation in ceiling.





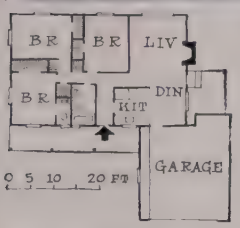
Philadelphia: $12,340 in suburban Marlton, N.J., 12 miles (30 minutes) from downtown. Financing is FHA, 30-year, $400 down. House, on a 70'x143' lot, has three bedrooms, one bath, totals 1,000 sq ft, plus garage. Price includes range-top and wall oven. Wiring is 100 amp. Heritage Village is being built by Stuart Construction Co.



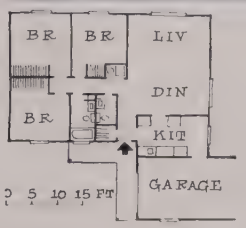
Hastings-Willinger







Sacramento: $13,350 either VA-no-down or FHA-$500-to-$650-down financing. Built by George W. Reed, this Carella Gardens model is about 8 miles (15 minutes) from the Capitol. It is on a 65'x100' lot, has three bedrooms, 1½ baths, 1,020 sq ft. No appliances are included. House has 100-amp wiring and 2" of ceiling insulation.



Cleveland: $10,995 on a 75x170 lot about 20 miles out from the city in Aurora. Built by Dover Construction Co, it has 25-year conventional financing at $295 down. House is 1,085 sq ft, includes three bedrooms, 1½ baths. No appliances are included but house has rock wool insulation in roof and insulated sheathing. Entry box is 100 amp.



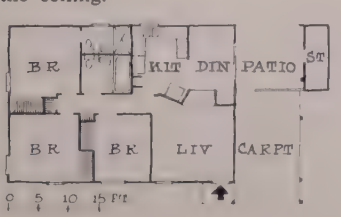




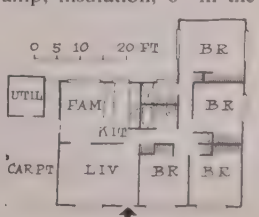
New London: $13,100 on a VA-no-down or FHA-90% mortgage. This full-basement four room model (31 sold to date) totals 820 sq ft, has two bedrooms, one bath. It is on a 100'-x150' lot in Montville, 10 miles from downtown. No appliances are included. Wiring is 100 amp with six circuits. Batt insulation is used in ceiling. Builder: Barber & Stevens.



San Antonio: $12,900 VA nothing down. Built by Ray Ellison, the house is 8 miles (about 15 minutes) from downtown. Lot is 75'x120'. With three bedrooms and two baths, it totals 1,050 sq ft, plus carport and storage area. No appliances are included in the price, wiring is 100 amp, and there is insulation in the ceiling.



Phoenix: $13,400 by Staggs-Bilt Homes on either VA or FHA financing. This 1,430 sq ft model has four bedrooms, two baths, is on a 80'x100' lot. Just outside city limits, house is 12 miles (30 minutes) from downtown. Appliances include built-in range and oven, evaporative cooler, garbage disposer. Wiring is 100 amp; insulation, 6" in the ceiling.





"I saved $70 to $80 a house with BARRETT 'Rigidwall'† sheathing!"

— says Mike Fasiano, President, of Nassau County Homes, Inc., Plainview, Long Island, N.Y. "We've been building homes for 13 years and were pleased when 'Rigidwall' helped save us $70 to $80 a house over the standard ½" plywood sheathing we'd been using. We're also impressed with its ease of handling, scoring, snapping; its strength, resistance to shrinkage and warping; and its ability to hold firmly asbestos shingle nailings." RIGIDWALL requires no corner bracing. Shingles apply directly to framing saving many man-hours. And Barrett's exclusive CHEM-FI process seals in the original strength of wood fibers. See us soon and save!

Minneapolis, Boston, Charlotte, Chicago, Cleveland, Houston, New York, Philadelphia, St. Paul

†Trade Mark Allied Chemical Corporation

BARRETT DIVISION
40 Rector Street, New York 6, N. Y.

Allied Chemical

AIA FILE NO. 19



SPECIFY WPA SEASONED LUMBER SHEATHING

WPA SEASONED LUMBER SHEATHING IS MORE STABLE because it is thoroughly dried at the mill under controlled conditions. The result is a tighter house, with roofing, siding and flooring remaining straight, true and smooth. **WPA SEASONED LUMBER SHEATHING PROVIDES A SUPERIOR NAILING BASE.** It has excellent nail holding power. Siding can be nailed directly to the sheathing at any point—no need for furring strips or for nailing "on center" to studs. **WPA SEASONED LUMBER SHEATHING IS VERSATILE.** It can be used for temporary braces and stairs, forms, walkways and other utility purposes before its final use. It requires no special on-site storage protection under normal weather conditions. No problems with delamination—no problems with fiber softening. **WPA SEASONED LUMBER SHEATHING SAVES LABOR** because wider boards can be used. FHA Minimum Property Standards permit up to 12″ sheathing lumber only if seasoned. Next time, specify seasoned lumber sheathing—**WESTERN PINE ASSOCIATION** quality graded lumber.

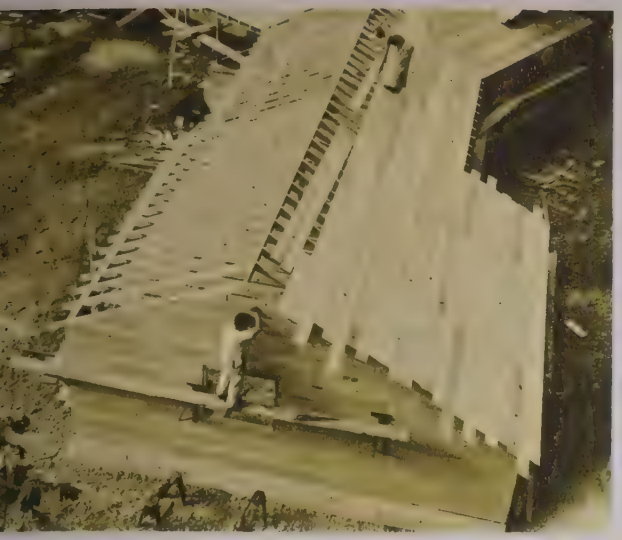
See the complete facts on seasoned sheathing lumber

WPA

AIA FILE NO. 19-D-3

WESTERN PINE ASSOCIATION

QUALITY GRADED LUMBER



SPECIES RECOMMENDED FOR SHEATHING:

Douglas Fir • Larch • Western Hemlock • White Fir
Engelmann Spruce • Ponderosa Pine • Red Cedar
Lodgepole Pine • Incense Cedar • Sugar Pine
Idaho White Pine.

GRADES RECOMMENDED FOR SHEATHING:

No. 4 Common—The sheathing grade which best balances satisfactory service with economy of use. By far the most commonly used sheathing grade.

No. 3 Common—Recommended only where better appearance is required.

SIZES AND PATTERNS

Lengths: 6′ to 16′ Standard Thickness: 25/32″ (11/16″ on special order)

Shiplap		*Tongue and Groove*		*S4S*	
Face Widths		*Face Widths*		*Face Widths*	
Nominal	*Dressed*	*Nominal*	*Dressed*	*Nominal*	*Dressed*
6	5	6	5¼	6	5⅝
8	7	8	7¼	8	7⅝
10	9	10	9¼	10	9⅝
12	11	12	11¼	12	11⅝

RECOMMENDED SIZES

	Framing 16″ O.C.	*Framing 24″ O.C.*
Wall Sheathing	11/16″ or 25/32″ Maximum width 12″	25/32″ only Maximum width 12″
Roof Sheathing	11/16″ or 25/32″ Maximum width 12″	25/32″ only Maximum width 12″
Subflooring	25/32″ only Maximum width 8″	25/32″ only Maximum width 8″

COVERAGE FACTORS

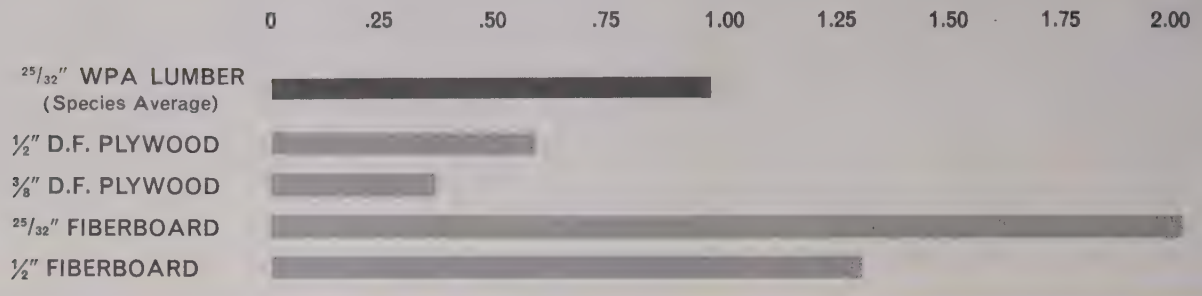
Multiply square footage to be covered by the factor shown in chart. Allows for trim and waste.

		Nominal Width			
		6″	*8″*	*10″*	*12″*
Shiplap	Horizontal Application	1.25	1.20	1.17	1.14
	Diagonal Application	1.28	1.23	1.20	1.17
T & G	Horizontal Application	1.22	1.19	1.16	1.13
	Diagonal Application	1.25	1.21	1.19	1.17
S4S	Horizontal Application	1.16	1.14	1.14	1.13
	Diagonal Application	1.19	1.17	1.17	1.16

WHY THE COMBINATION OF CHARACTERISTICS OF WPA LUMBER SHEATHING GIVES YOU A BETTER JOB AT LOW COST

HIGH INSULATION VALUE

Resistance to heat loss expressed in BTU's per hour per square foot per 1° F. temperature difference.



STIFFNESS OR RESISTANCE TO DEFLECTION

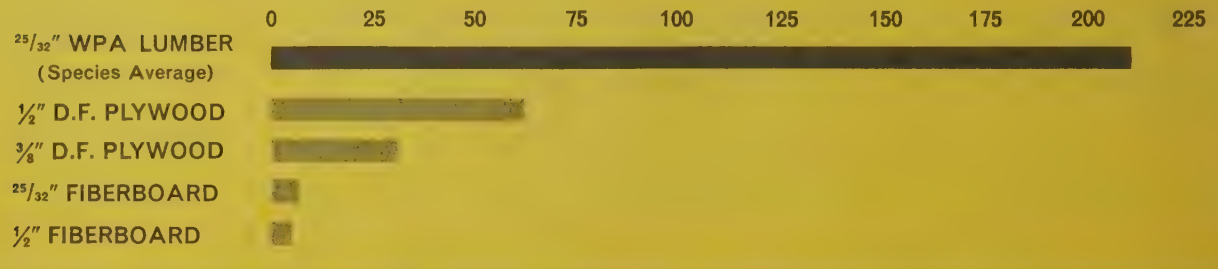
High stiffness of lumber contributes several important characteristics:

a. Stiffness of lumber sheathing tends to line up and straighten studs, joists, rafters.

b. Better nail-holding power.

c. The "solid" feel when nailing on roofing, siding, flooring. Less "hammer bounce."

Pounds per square foot of uniform load at deflection of .067 inches or 1/360 of 24 inch span.

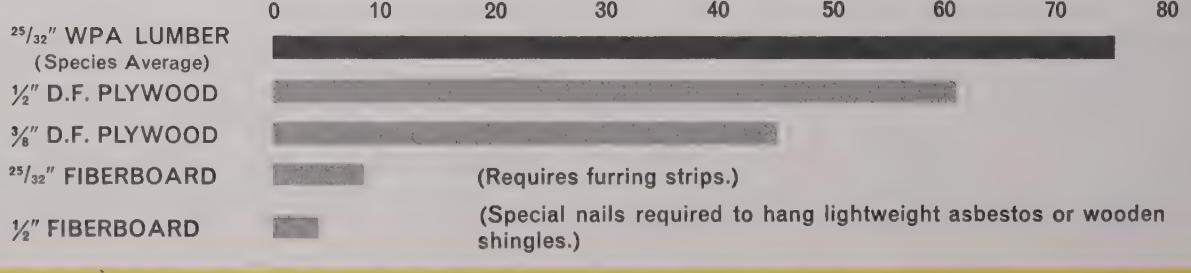


HIGH NAIL-HOLDING POWER

Any exterior finish material, whether siding, shingles or other, can be fastened directly to lumber sheathing at any point. There is no requirement for furring strips, special nails—no need for nailing "on center" to studs.

Ultimate load in pounds, full penetration into various materials.

NAIL WITHDRAWAL RESISTANCES



(Requires furring strips.)

(Special nails required to hang lightweight asbestos or wooden shingles.)

UTILITY VALUE AT JOB SITE

For the following uses:

Wall Bracing, permanent	Temporary Braces	Collar Beams	Ramps
Scaffold Braces	Furring	Ridge Boards	Walkways
Concrete Forms	Ribbon Boards	Temporary Stair Treads, Risers	Supports

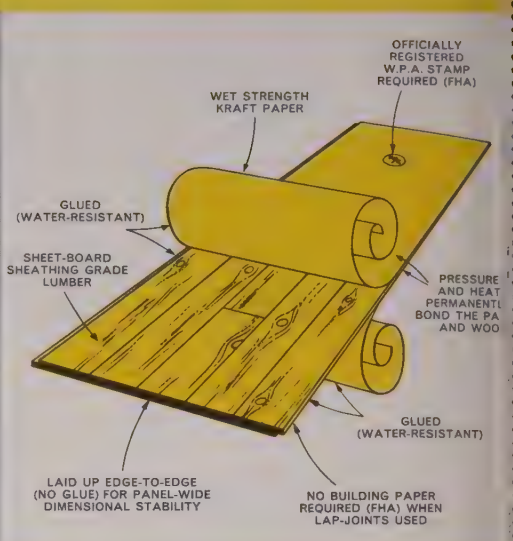
And it requires no special on-site storage protection under normal weather conditions: no delamination, no fiber breakdown.

for solid lumber in rigid, strong sheet form — specify

SHEET-BOARD







SHEET-BOARD'S DESIGN COMBINES THE PROPERTIES OF LUMBER WITH THE EFFICIENCY AND ECONOMY OF MODULAR PANELS

Strong, rigid Sheet-Board saws and nails with the ease of lumber. It is kiln-dried to a moisture content below 15% m.c. for added dimensional stability. Sheet-Board requires no special storage precaution under normal exposure conditions. It is available in easy-to-handle panels of 2′ x 8′ or 2′ x 16′, with thicknesses of 25/32″ or 11/16″. Sheet-Board is a recognized sheathing product for use in any construction insured through FHA.

GRADING PRACTICES
of Western Pine Association member mills are closely supervised by the Association to assure outstanding uniformity. WPA grading rules and supervision have helped make Western Pine Region lumber products of highest integrity and repute.

WESTERN PINE ASSOCIATION

Quality Graded Lumber

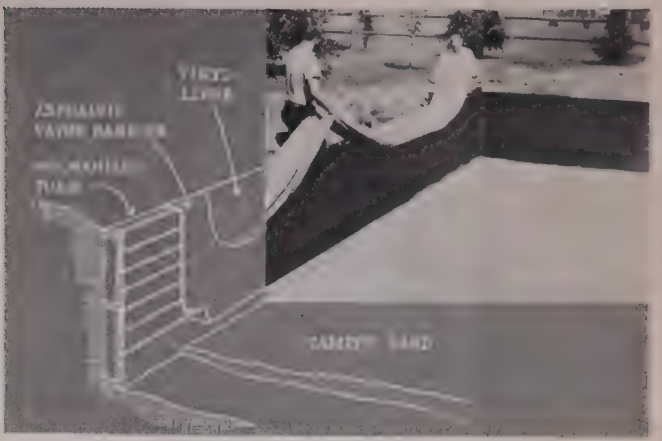
Yeon Building, Portland 4, Oregon

IDAHO WHITE PINE • PONDEROSA PINE • SUGAR PINE • LARCH
WHITE FIR • INCENSE CEDAR • DOUGLAS FIR • RED CEDAR
LODGEPOLE PINE • ENGELMANN SPRUCE • WESTERN HEMLOCK

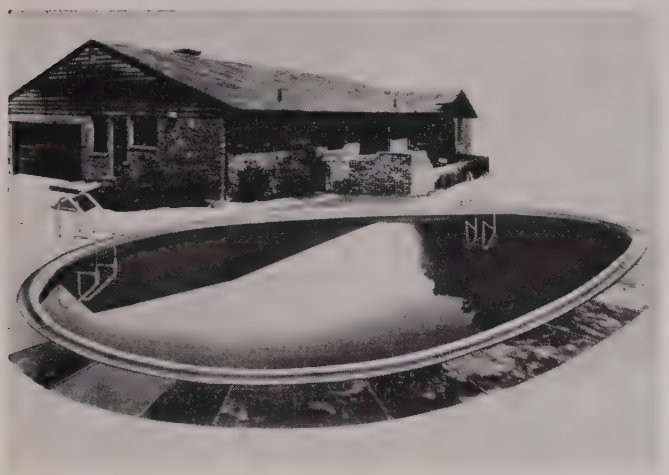
Western Pine Association mills produce highest quality FRAMING • SHEATHING and SHEET-BOARD • DECKING • SIDING • PANELING • FINISH • MILLWORK • MOULDINGS

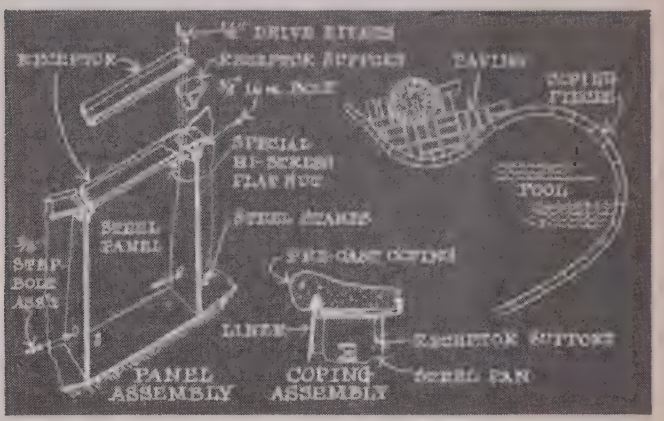
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UNITIZED POOL is built over Wolmanized lumber form lined with asphalt sheeting and heavy-gauge vinyl. Bottom is tamped sand.





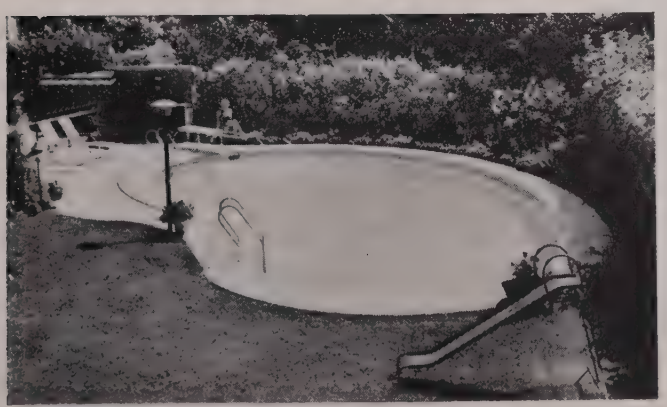
STEEL FORM POOL bolts together in small pan sections designed to give a fixed radius. Seven different models are now available.

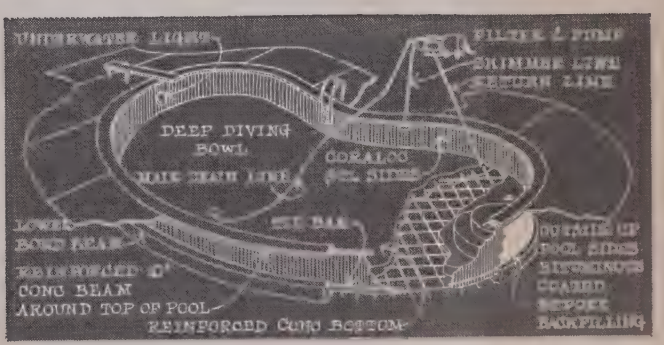
Cascade Pools now has two series of pools priced from $795 to $3,995. Unitized pools (top two photos) all have straight sides, are framed in Wolmanized lumber panels. The pool bottom is tamped sand and the whole cavity is lined with heavy-gauge vinyl. Installed price: $795 for a 12′x24′ x3½′ pool to $2,195 for a 16′x32′x7′ pool. New steel-form pools make curved shapes possible. This new line, in the $3,000 to $4,000 range (up to 25′x44′), uses an ingenious metal pan system to form the vertical walls for the vinyl liner. A stone coping finishes the top edge. All pools come with filter systems, ladder, vacuum cleaner, underwater light, carry 10-year liner guarantee.

Cascade Pools, Edison, N.J.

For details, check No. 3 on coupon, p 336

New pools for builder houses cost $800 to $4,000





CORRUGATED FORM of Coraloc pool locks into reinforced-concrete bottom and 10″ concrete coping. Panels are painted after installation.

Coraloc Pools, a division of E. L. Bruce, is selling a basic materials package for $1,850 at consumer list. The package includes the essentials for an 18″x36″ free-form, oval, or kidney pool: steel wall panels, step forms, filter, diving board, underwater light, skimmer, ladder, plumbing, and paint. Excavation, concrete work, and installation are extra. About 12 yards of standard six-bag mix concrete and 20 to 25 man-hours of labor are needed to finish the pool after excavation. Estimated cost installed by a builder is about $2,500. The manufacturer claims the pool will add as much as $3,500 to the house value, offering the possibility of an extra $1,000 profit for the builder.

E. L. Bruce Co, Memphis.

For details, check No. 4 on coupon, p 336

New Products continued on p 290

CARRIER ANNOUNCES A

New Quality System

for heating and air conditioning

at New Low Cost!

Carrier now offers a split system for your homes at a price never before possible in a quality installation.

Two factors make this quality at low cost a reality—the new 58BA gas-fired Winter Weathermaker* Furnace . . . and the new air-cooled 38BA Weathermaker Air Conditioning Unit. Features of each are described in some detail on the opposite page.

This new split system gives you complete flexibility of design. For example, the low-cost Winter Weathermaker may be installed in basement, game room or utility room . . . or in an alcove or ventilate closet with safety and no sacrifice of opera ing efficiency. The air conditioning uni pounds lighter than conventional units, ma be used just as effectively on a roof c the ground outdoors.

Designed to complement each other, th new furnace and air conditioner deliver th ultimate in home heating and air condition ing. Get the complete facts from you Carrier dealer, listed in the Yellow Page Or write Carrier Air Conditioning Company Syracuse 1, New York.

*Reg. U. S. Pat. O

NEW 38BA AIR-COOLED AIR CONDITIONING UNIT

Capacities: 2, 2½ and 3 tons



This all-new air conditioner is far quieter, lighter and more efficient than any of its predecessors. It features two new exclusive Carrier developments—the Time-Guard Control Circuit and the Micromite Compressor.

The Time-Guard Circuit eliminates practically all electrical problems found in ordinary condensing units. A unique time device monitors the complete refrigeration cycle with "instant" response. As a result, it does away with practically all "nuisance" calls and provides the best cooling possible—both important selling points to prospects.

The Micromite Compressor, which operates dependably at any temperature, is all its name implies—small in size, weight and power consumption and mighty in capacity and durability. Pound-for-pound, it is the champion of compressors. Watchmaker tolerances, perfect balance and utter simplicity all contribute to the economical operation—and 14 years of laboratory research and two years of field testing prove its reliability in all climates and under all conditions.

Other features? Many! Ask your Carrier dealer!

NEW 58BA GAS-FIRED WINTER WEATHERMAKER

Input capacities: 70,000 to 120,000 Btuh



Brand-new design ideas, new components and new performance standards are built into this new Carrier line of furnaces. They have special features which make the addition of summer air conditioning easy and inexpensive—today or in the future. Their noise level is never higher than that of a comparable size belt drive unit. And their air delivery is equal to or better than a belt drive model of similar size.

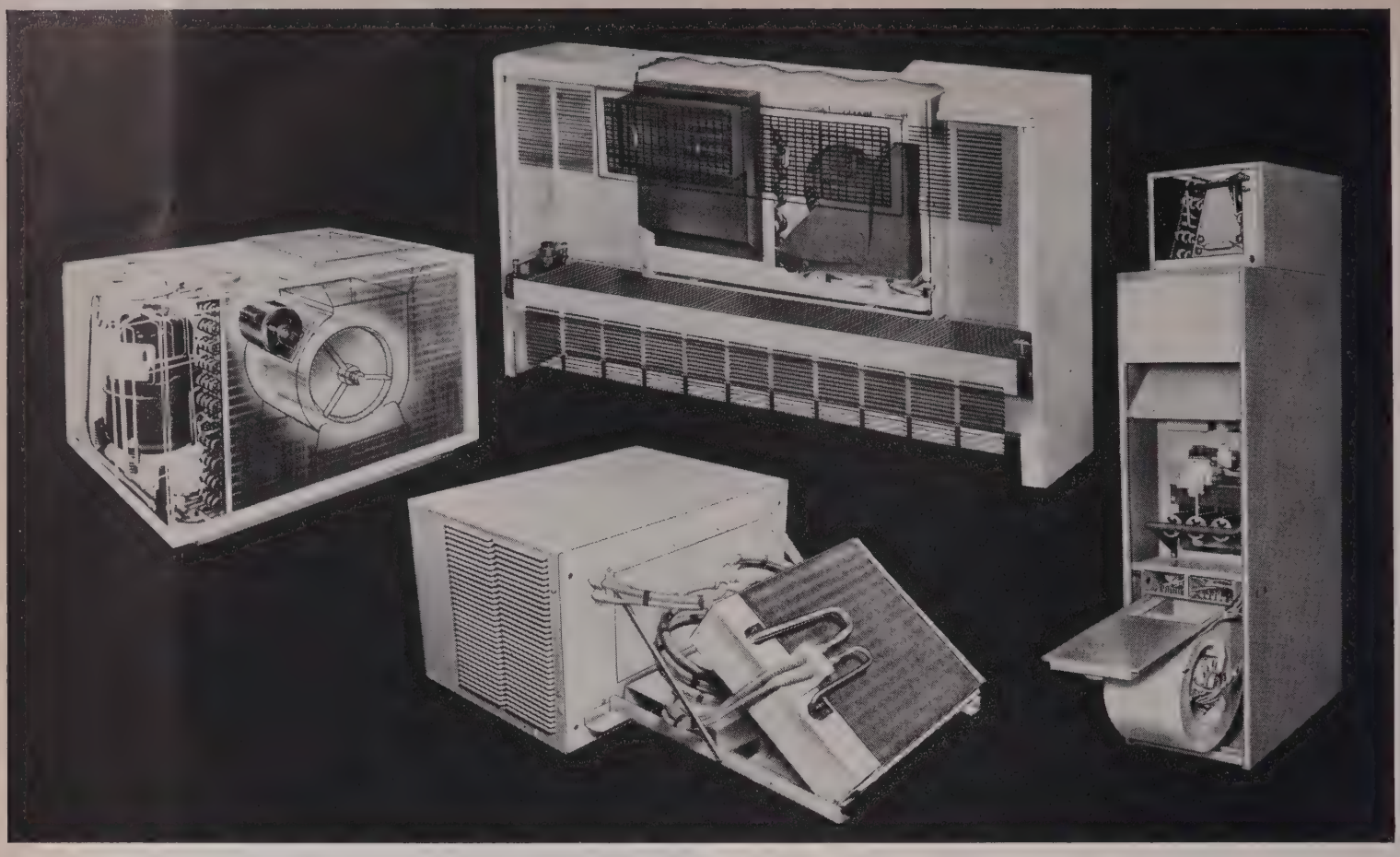
Features? Here are some of many: Heat exchanger of highest quality steel is welded into a single leakproof element. Diaphragm valve opens and closes silently and insures adequate protection to the burners at all times. Automatic pilot has an adjustable flame positioned for prompt ignition. Blower is the direct drive centrifugal type, dynamically balanced for vibration-free performance. Standard equipment includes a diaphragm valve, automatic pilot, pressure regulator, manual shut-off, fan and limit control and ventilation switch. All units are completely wired and equipped with a throw-away filter. And all are attractively styled with a Sea Spray Green baked enamel finish to harmonize with any setting.



CARRIER CLIMATE CENTER. Another Carrier development that's a hit with prospects. Dramatic panel enables the homeowner to tell the weather at a glance, "dial" the climate he wants in his home, also make sure his air conditioning system is operating efficiently. All this from this 8" x 14" satin aluminum panel that installs easily between the studs in any room.

Carrier Air Conditioning Company

start on p 287



New Fedders line puts more stress on central systems. Above (counter-clockwise from the left) are four units aimed at this market: 1) Golden Era remote units come in 3-hp to 5-hp models with 36,000 to 60,000 Btuh cooling capacities. H-coil or A-coil evaporaters install in furnace ductwork. 2) FlexHermetic packaged add-on cooling now comes in 3-hp models with H-coil evaporators. New 3-hp units have 33,000 Btuh capacity. Electric duct furnaces of up to 68,300 Btuh tie into FlexHermetic to make system complete. 3) Gas and oil furnaces for add-on cooling come in sizes to 168,000 Btuh. FlexAire model, shown, is competitive line with three-speed direct drive. 4) Vectormatic units combine central-system convectors with room coolers. There are 17 models—6,000 to 13,500 Btuh. Cabinet fits under window, projects only 8″.

Fedders Corp, Maspeth, N.Y.

For details, check No. 5 on coupon, p 336

Here are new air conditioners from five manufacturers



Chrysler Airtemp is featuring new decor in its through-the-wall (or window) Imperial room-unit line. The front panel can be painted, papered, or covered with any decorative material, or can be left in the standard embossed gold surface. The panel is also functional: when the unit is not in use, the panel may be pushed back to form a weatherseal over the air grille. Also new: Titan series units of 28,000 Btuh capacity—big enough to cool an 1,800 sq ft house; casement units that fit all standard-size casements, can be installed or removed without changing the frame or removing the glass.

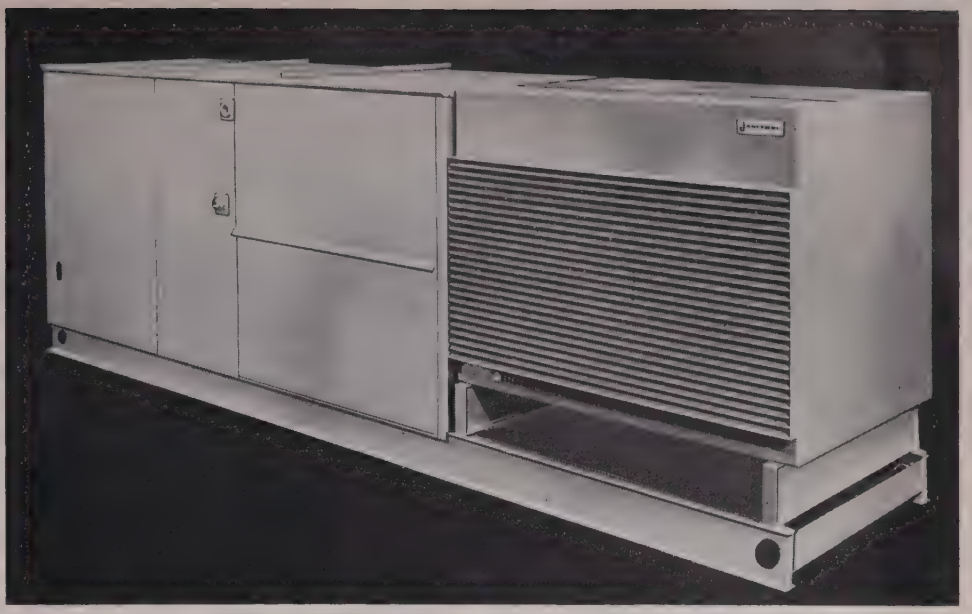
Chrysler Airtemp, Dayton.

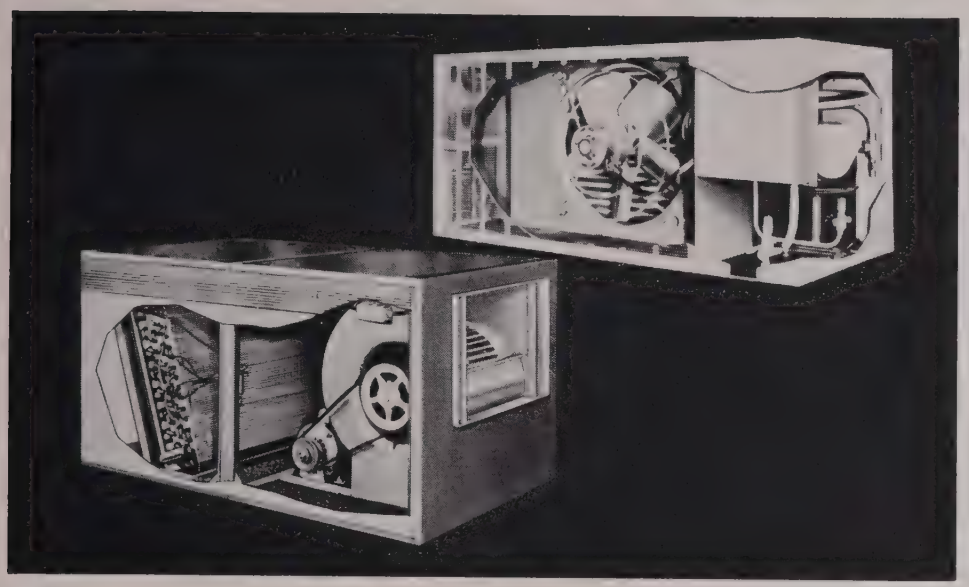
For details, check No. 6 on coupon, p 336

Janitrol roof-top unit (right) is especially designed for use on one-story buildings. It is made in a variety of combinations of gas-fired heating and air-cooled cooling. Conditioned air is circulated through a short concentric supply-return duct right under the unit so no long duct runs are needed. The package is factory assembled, wired, tested, ready for installation. No water or drain connections, no refrigerant piping or charging, and no added wiring are needed. Unit is completely weatherproof.

Midland-Ross Corp, Columbus, Ohio.

For details, check No. 7 on coupon, p 336



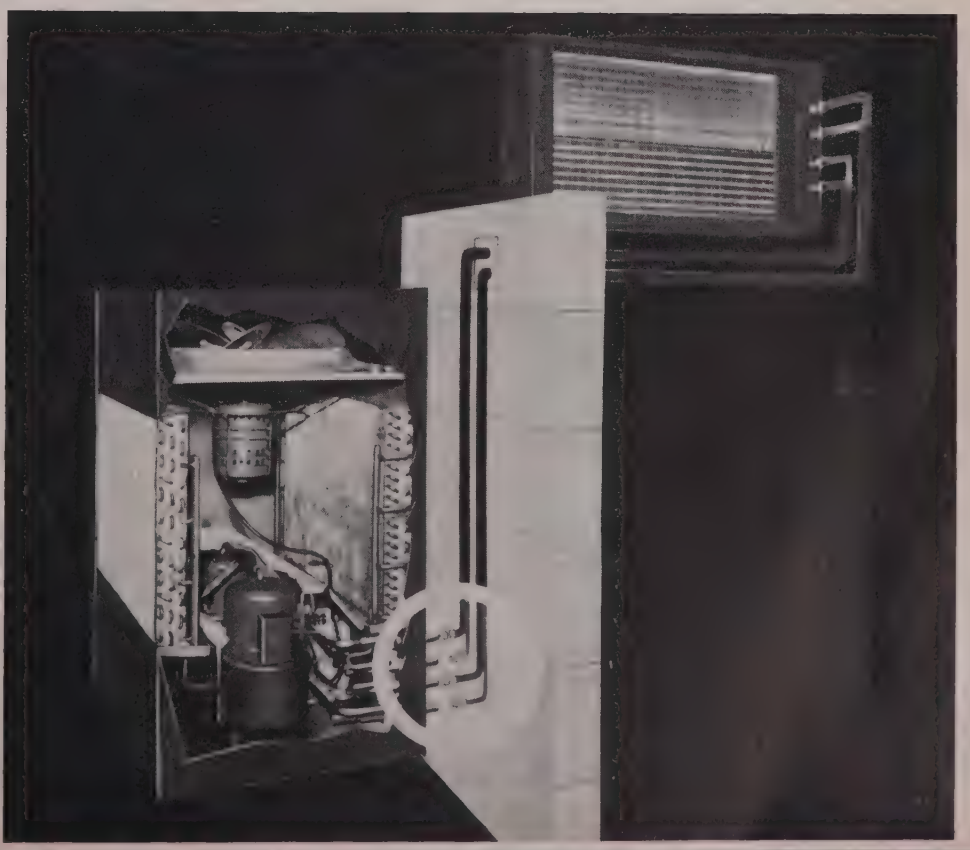


Mueller Climatrol has made several additions to its air conditioning line for 1961. Among them: (top left) a new remote condensing unit offering quiet operation with a propellar fan—it's neoprene mounted, runs at only 850 rpm; (bottom, left) a new air-handling unit for up to five tons of cooling in upflow, downflow, and horizontal position. Also available, matching indoor heat-pump assemblies and electric furnaces and supplementary resistance heat in 20,000, 30,000, 40,000, and 60,000 Btuh packages.

Mueller Climatrol, Milwaukee.

For details, check No. 8 on coupon, p 336

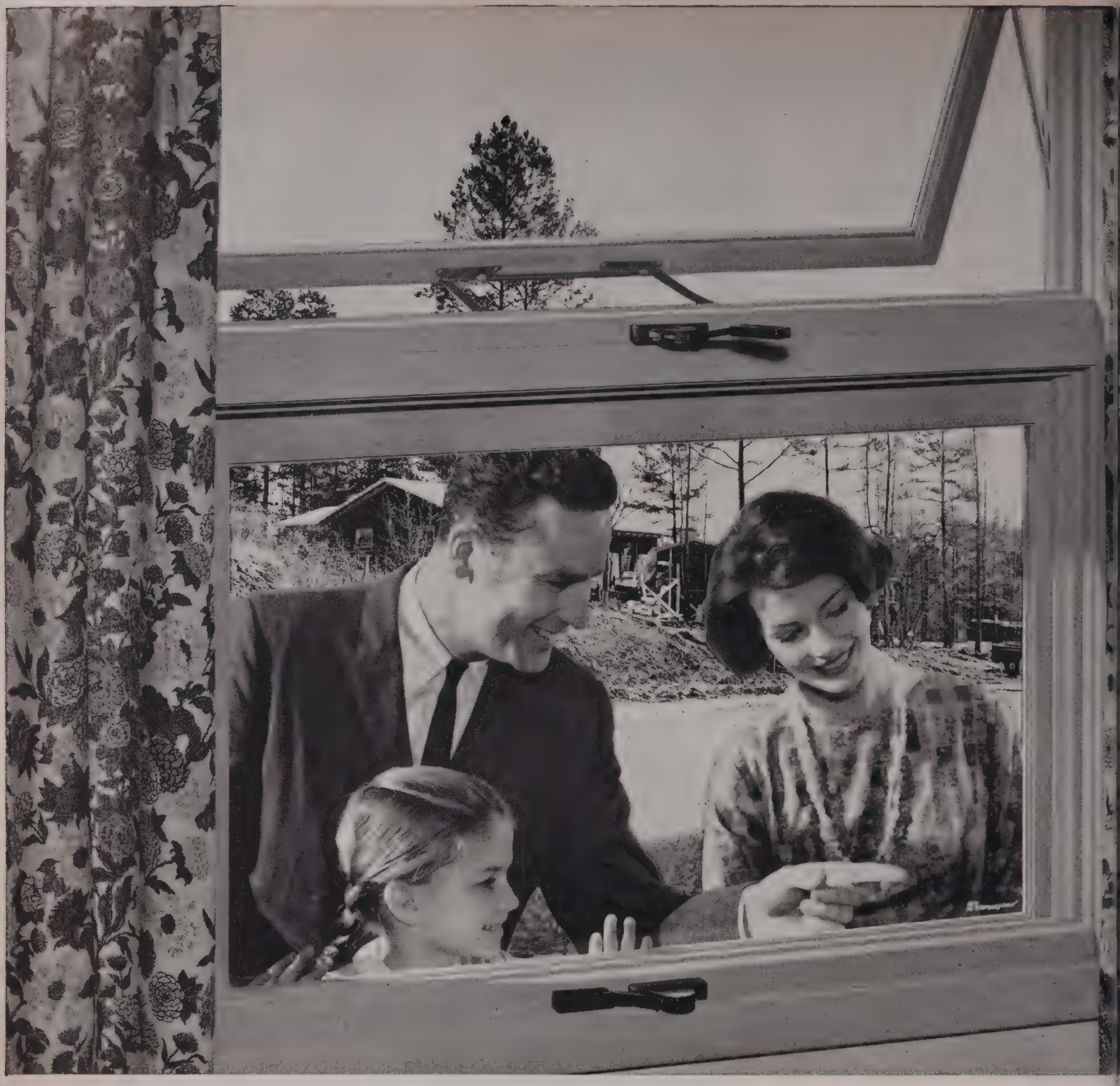
New products continued on page 294



York 1961 line is headed by Twinline models with two compressors, two evaporator sections to give maximum flexibility—both sections cut in to handle loads to 65,000 Btuh, single section handles light loads or dehumidification. York also offers central equipment in Champion single-unit add-on systems of 24,000 and 36,000 Btuh capacity and Pathfinder unitary systems of 23,000 and 46,000 Btuh capacities; room units in six different lines up to multi-room units.

York Corp, York, Pa.

For details, check No. 9 on coupon, p 336



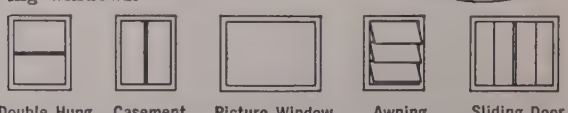
PEOPLE ARE LEARNING TO LOOK for the name *Thermopane* on windows in new houses. Advertisements in mass-circulated magazines—Better Homes & Gardens, American Home, Living, and Good Housekeeping—are urging them to do so. For their own protection and comfort.

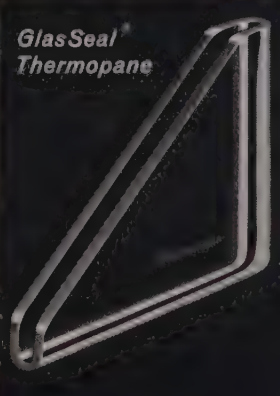


Now 2 types of Thermopane insulating glass for all kinds of windows

Two types of *Thermopane* make it practical to put insulating glass in *all* of the windows of a house: *Thermopane* with *Bondermetic Seal*® for picture windows, window walls and sliding doors; *GlasSeal*® *Thermopane* for double hung, casement, awning—all types of opening windows.

REPLACEMENT OR A REFUND OF MONEY ★ Guaranteed by Good Housekeeping IF NOT AS ADVERTISED THEREIN





Why prominent builders prefer and use *Thermopane*®

Well-known builders such as Slavik Brothers, Detroit; Jackman Construction Corp., and Medema Bros., both of Oak Forest, Ill., are putting *Thermopane* insulating glass in windows throughout their houses for good reasons:

It makes a house more saleable. More economical to heat and air condition. Quieter rooms. Less steam and frost on windows. And no storm sash to fuss with, ever.

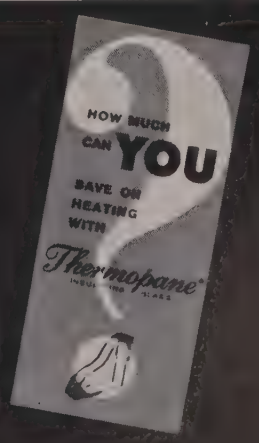
It makes quality easier to merchandise. The *Thermopane* trade-mark is lightly inscribed right on the glass where people can see it, where salesmen can point it out. It's proof that they're not getting something else. This is very important because *Thermopane* is made in the U.S.A. *only* by Libbey·Owens·Ford, a financially responsible manufacturer, who stands behind the products it makes.

LIBBEY · OWENS · FORD
TOLEDO 1, OHIO

L·O·F GLASS
THE QUALITY MARK TO LOOK FOR

Thermopane®
MERCHANDISING AIDS

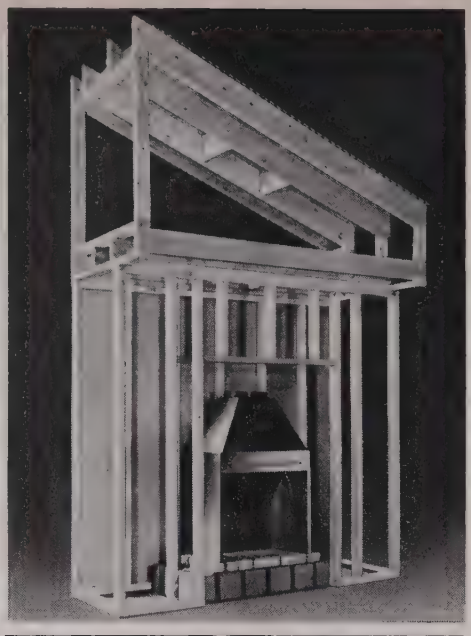
L·O·F can supply you with merchandising aids—folders, sill cards, window stickers, sales-area displays. Also newspaper mats for your own advertising and literature. Write for order form which lists and describes these sales helps.



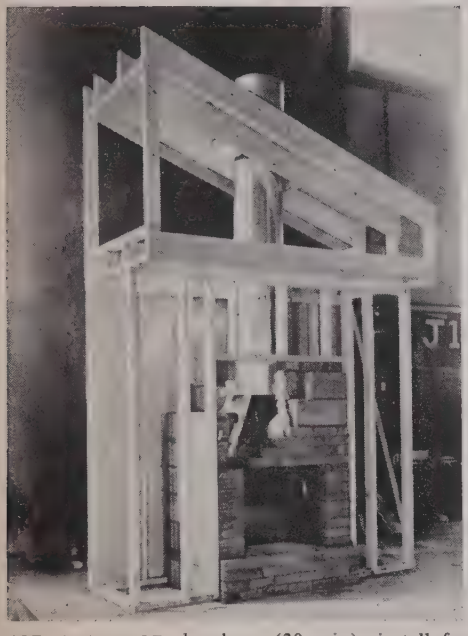
start on p 287



1



2



3



4

JOB SEQUENCE: lay base (30 min), install form (20 min), masonry (4 hr), housing (10 min).

New packaged masonry fireplace costs less than $275 in place

Standard package includes a steel fireplace form, metal chimney sections, chimney top and housing. A 30″ form and 9′ chimney costs $158, a 34″ form and 20′ chimney costs $287. Housings cost $23 to $40. Other materials needed: 50 to 60 concrete block, 12 to 16 firebrick, 90 to 100 facebrick (or other facing materials), 2 bags cement, 6 bags sand. Labor to install: about ten manhours.

The new 500 series is designed for inside locations. After house is framed, a one-course concrete-block base is laid and topped with firebrick. The form is located on this base and chimney is connected. The form is then wrapped in fiberglass insulation (supplied with form) and encased in concrete block to 8″ above chimney base. Space between blocks and form is filled with rubble, lintel is installed, and brickwork completed.

The double-walled form is complete with smoke dome, downdraft shelf, damper, throat, and firebox—all proportioned to guarantee smoke-free performance. Units can be finished in any style or material. UL approved.

Vega Industries, Syracuse, N.Y.

For details, check No. 10 on coupon, p 336

New Products continued on p 300

Exclusive Quality Features Insure Your Prestige as a Leading Builder

Float-Away Engineered Features Assure Smooth, Silent, Trouble-free Action



Pictured above are several exclusive features which assure easy installation, and smooth, silent floating action: a spring-loaded top pivot pin. This engages a nylon pivot bushing which permits easy horizontal adjustment; screw-type guide pin mounted in a nylon nut requiring no tightening or locking and is equipped with revolving nylon roller; heavy-duty flanged hinge which assures perfect alignment and maximum rigidity. Cushioned metal strip to assure louver quietness.

Other Float-Away engineered features not shown in this photograph include:

- ★ oak thresholds and furniture grade hardwood top track
- ★ side trim to eliminate the need for additional trim
- ★ electro zinc plated, bonderized steel for lifetime wear
- ★ heavy, velvet finish prime coat, driftwood white
- ★ high quality hardware, everything needed

Write or wire today:

FLOAT-AWAY DOOR CO.

Interiors by Anna Marsh

These are the doors that offer $14.97 EXTRA PROFIT on every closet you build



Flush Panel 6080



1—4068 Lauan finish, flush panel

2—6080 Louvered doors

Float-Away metal closet doors are made to fit all standard modular openings. Available in flush panel, louver, Colonial, prime coated—also prefinished Lauan and birch. Float-Away doors never warp or bind and give permanent, noiseless, trouble-free service. Write or wire collect today for proof of the profit that can be yours with Float-Away metal closet doors!

FLOAT-AWAY DOOR COMPANY

1173 Zonolite Road, N. E. Dept. H-561 Atlanta 6, Georgia

157 homes pre-sold in ten days...



Research reopens dead California market where 4,000 "spec" houses stand unsold

TOTAL INVESTMENT: Four model homes, $21 per house advertising expense.

CROWDS: Approximately 9,200 in 10 days.

SALES: 157 firm deals PLUS a long list of red-hot prospects to follow up.

PROFITS: Up at least $300 per house over conventional methods. *Saved:* $200 on construction money and interest, $100 on advertising PLUS $250 on overhead.

Lafayette Series Homes took the gamble out of building for E. Calvin Clark in Fremont, California. Pre-selling from the models our field-proven research recommends for your market will do the same for you. Write for complete details now. Your nearest Lafayette Series Homes manufacturer is listed below.

Lafayette Series **HOMES**

Manufactured by

AMERICAN HOUSES, INC.
Allentown, Pennsylvania
Lumberton, North Carolina

NATIONAL HOMES CORP. OF CALIFORNIA
Newark, California

W. G. BEST HOMES CORPORATION
Effingham, Illinois

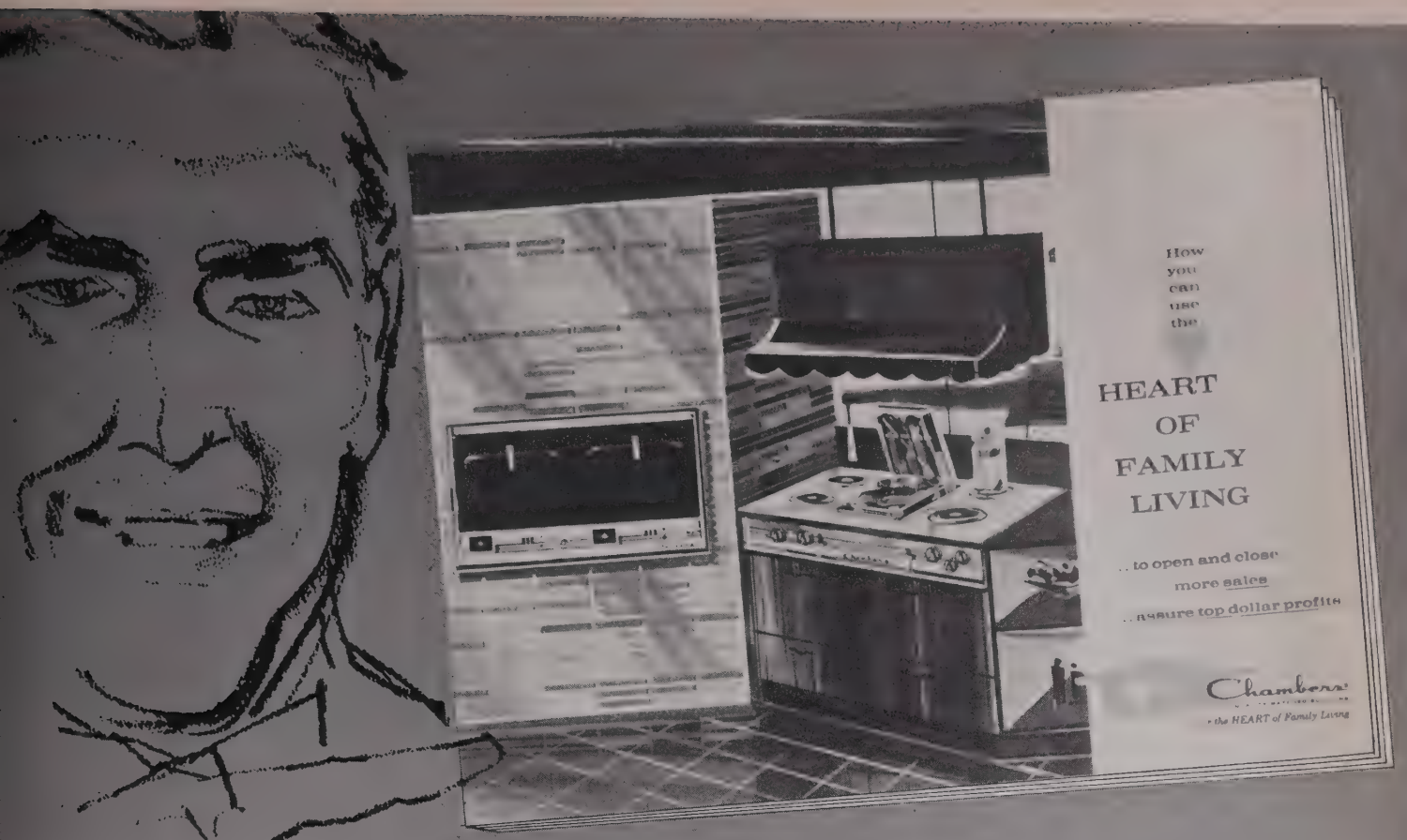
KNOX HOMES CORP.
Thomson, Georgia

THYER MANUFACTURING CORPORATION
Toledo, Ohio • Collins, Mississippi

LESTER BROTHERS, INC.
Martinsville, Virginia

FAIRHILL, INC.
Memphis, Tennessee

Write your nearest Lafayette Series Homes manufacturer for details



This book shows you how successful builders and remodelers are

Stepping Up Sales and Profits right now

with Chambers®

QUALITY MATCHED BUILT-INS

This unusual CHAMBERS "STEP-UP-TO-PROFIT" Plan can be the HEART of your selling success in the months ahead — just as it has been for scores of alert builders and remodelers. It shows you how to use the "HEART of Family Living" to *create more selling opportunities* — at *top-dollar profits!* It lets you promote and advertise at the *lowest possible package prices* on built-in kitchen appliances — then helps you step up sales to top quality *at top profit!* It really works — and works — and works to help you sell faster, make more profit per kitchen.

Get all the selling facts today!

Chambers®
QUALITY MATCHED BUILT-INS
. . . for the HEART of Family Living

WRITE TODAY FOR THIS PROFIT-MAKING PLAN!

Mail the coupon or call your CHAMBERS distributor for all the details on the *proven* selling plan that really makes sense. You'll be glad you did!

Chambers Built-ins Co. Dept. HH5
P. O. Box 218, Arlington Heights, Illinois

Please rush me ☐ complete specifications and prices on the full Chambers line.

☐ Distributor-dealer information

☐ Details on builders' "STEP-UP TO PROFIT" Plan

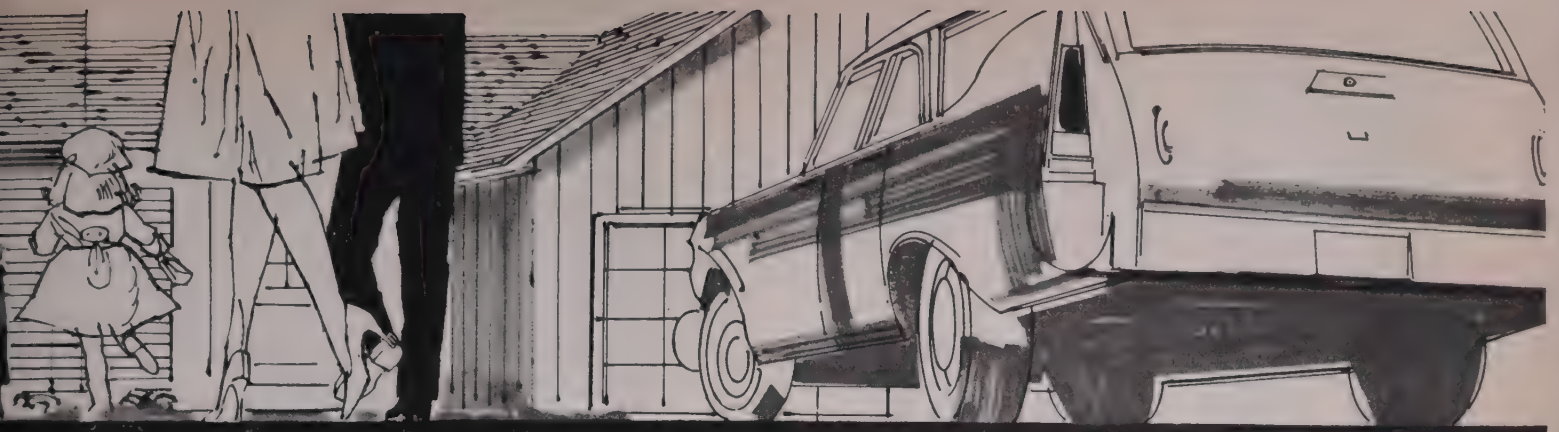
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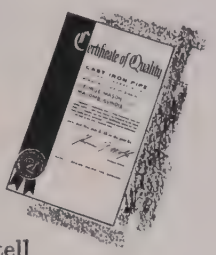
City_____ County_____ State_____



Quality starts below the ground



Imagine making a sales aid out of something your prospects can't even see!



Like cast iron pipe for water distribution. This dependable water carrier is the ideal kickoff for any "quality" model home story . . . makes it easy to say, "We insisted on quality from the moment we broke ground."

A complete kit, prepared for your use, is available now to help you tell your quality story. Let these handy aids support you. For example, use cast iron pipe in the water distribution system for your project and the Cast Iron Pipe Research Association will award you their "Certificate of Quality." Hang this award in your model homes where prospects can see it. The first sentence alone will instill confidence in your desire for quality from the ground up: "In recognition of outstanding effort to bring exceptional value and lasting quality to home buyers . . ."



Expand your quality story further: hand prospective buyers the "Quality Starts Below the Ground" booklet. They'll read about cast iron pipe dependability, maintenance-free performance, and the full, steady flow of water that a cast iron water main system insures. They'll see many examples of cast iron pipe installations that have served efficiently for more than a century.

Let prospects know that you place importance on the things they *can't* see . . . start your quality story from below the ground—with cast iron pipe. Write today for your free sample kit.
Cast Iron Pipe Research Association,
Thos. F. Wolfe, Managing Director,
3440 Prudential Plaza, Chicago 1, Ill.

CAST IRON PIPE

THE MARK OF THE 100-YEAR PIPE

sign language



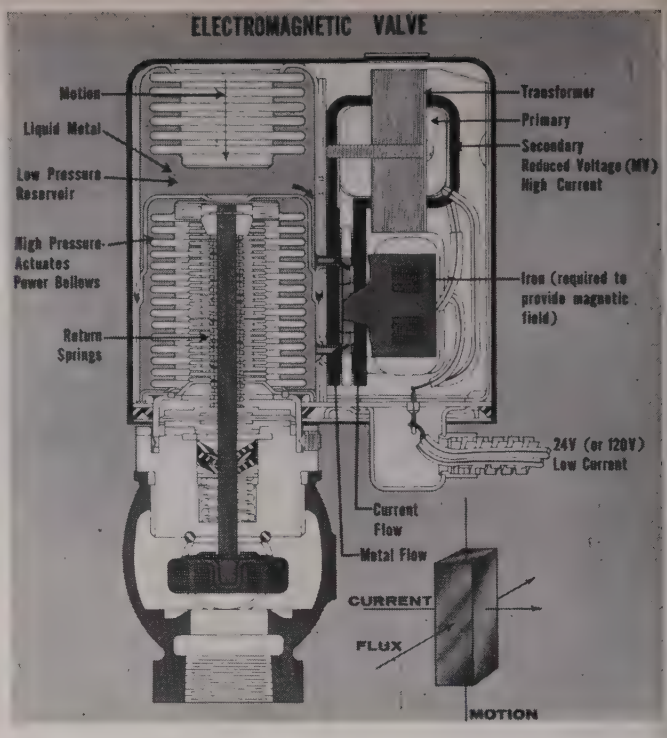
This small paper sign, printed on both sides and spot-gummed for application to windows and other glazed areas, does multiple duty. It reminds workmen and viewers of the glazing. It tells a story of quality paint above your name. Most important, it carries the obvious implication that you believe in quality. Can you think of a simpler and better way to tell your quality story?

If you would like to know more about the A-M quality story and how it can help identify you with quality, direct your inquiry to—

American-Marietta Company
101 East Ontario Street • Chicago 11, Illinois

New products

start on p 287



New zone valve is electromagnetic

Here's how it works: A flux set up between the poles of an electromagnet pumps liquid metal from a reserve bellows to a power bellows to seat the valve. Only the valve stem, power bellows, and liquid metal move, so the valve works quickly, smoothly, and quietly. It is also about one-third the size of a motorized zone valve, is priced to compete with conventional electric valves, and will be available in two- or three-way models.

Minneapolis-Honeywell, Minneapolis.

For details, check No. 11 on coupon, p 336



Here are two new industrial tractors

The 4000 model (foreground) is powered by a 172 cu in. gasoline, LP, or diesel engine; the 2000 (rear) by a 134 cu in. gasoline or LP, or 144 cu in. diesel. Both offer four transmission options, three-point linkage, one-piece 5,000-lb front axle, foot throttle, power steering, comfort seat. Also new: the 720 loader, a 2,000-lb lift unit capable of a 12-second load, raise, dump, and return cycle.

Ford Tractor, Birmingham, Mich.

For details, check No. 12 on coupon, p 336

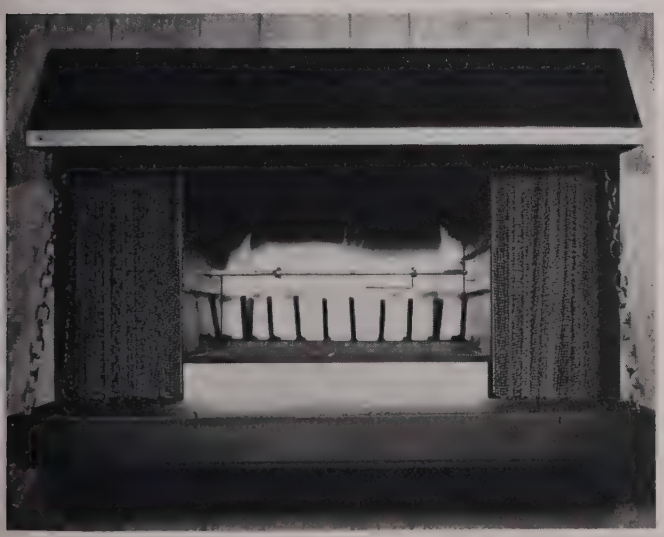


New siding throws deep shadow line

Called 2″ Super Siding, it is made up with lumber backing strips so it projects a full 1⅜″. Backing strips also give firm support, prevent warping and capping. Siding face is exterior plywood (in lengths and widths to order), Crezon overlaid. A 2-mil prime coat cuts field finishing to one brush coat. The butt backing strip is rabbeted ½″ to make for self-leveling, self-aligning installation. These labor-saving features make cost competitive.

Diamond Lumber Co, Portland, Ore.

For details, check No. 13 on coupon, p 336



New fireplace takes no floor space

It is designed to fit into a wall opening (or a window), is complete with metal fire box, shell, and chimney assembled on the outside wall. Metal parts are made of aluminized and stainless steel. Air is circulated between metal shells to keep stack temperatures at safe levels. Units have been tested with fire temperatures to 1,850F. Barbecue is included in $340 to $400 price.

Waist High Fireplaces, Blue Springs, Mo.

For details, check No. 14 on coupon, p 336

New Products continued on p 304

Rev Satin

An exceptional latex formulation for imparting a rich, low-sheen finish to walls, ceilings and woodwork. Application is extremely easy with brush, roller or spray. It dries fast with no painty odor and is completely washable. One coat covers most surfaces. 22 high-fashion colors and white, plus custom colors.



Artwall

This 100% alkyd flat finish has exceptional leveling properties which impart an unusually smooth and glare-free finish to interior walls and woodwork. One coat is generally sufficient on sealed surfaces. Fully washable. Suitable for brush, roller or spray. 18 colors and white.





Featured items in A-M's complete line of fine interior finishes

Intex

A versatile interior and exterior wood finish which stains and seals in one operation. Lends quality appearance to inexpensive woods and seals the surface for protection. Traditional and modern wood color finishes.



Liquid Granite

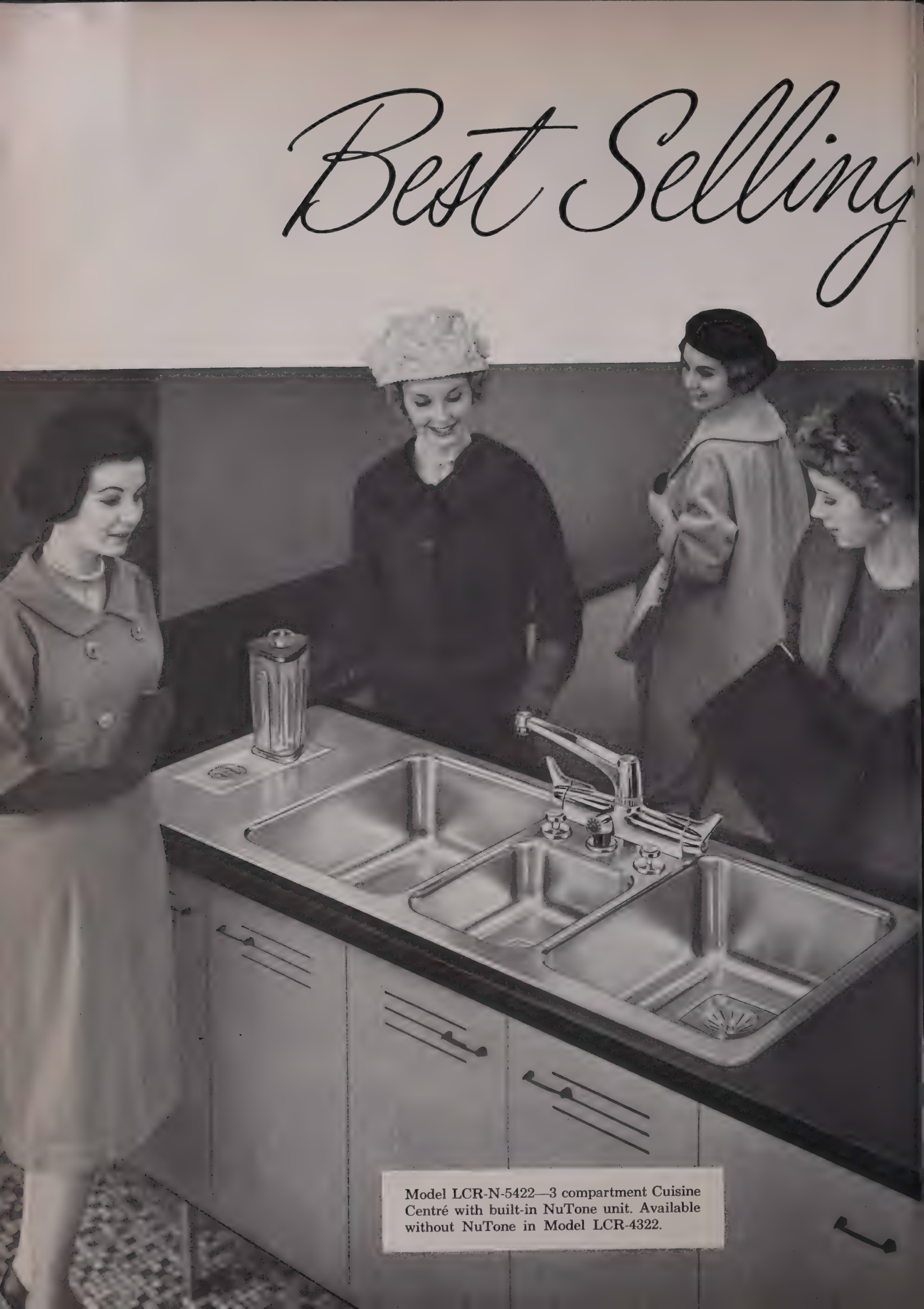
Here is a super varnish for all interior work. It incorporates maximum hardness with crystal clarity. Recommended for the finest furniture and panelling, and for floors with heavy traffic. Available in Hi-Gloss or Satin Finish.



A-M PAINTS
A Mark of Quality

American-Marietta Company
101 East Ontario Street • Chicago 11, Illinois

Best Selling



Model LCR-N-5422—3 compartment Cuisine Centré with built-in NuTone unit. Available without NuTone in Model LCR-4322.

Feature Ever!

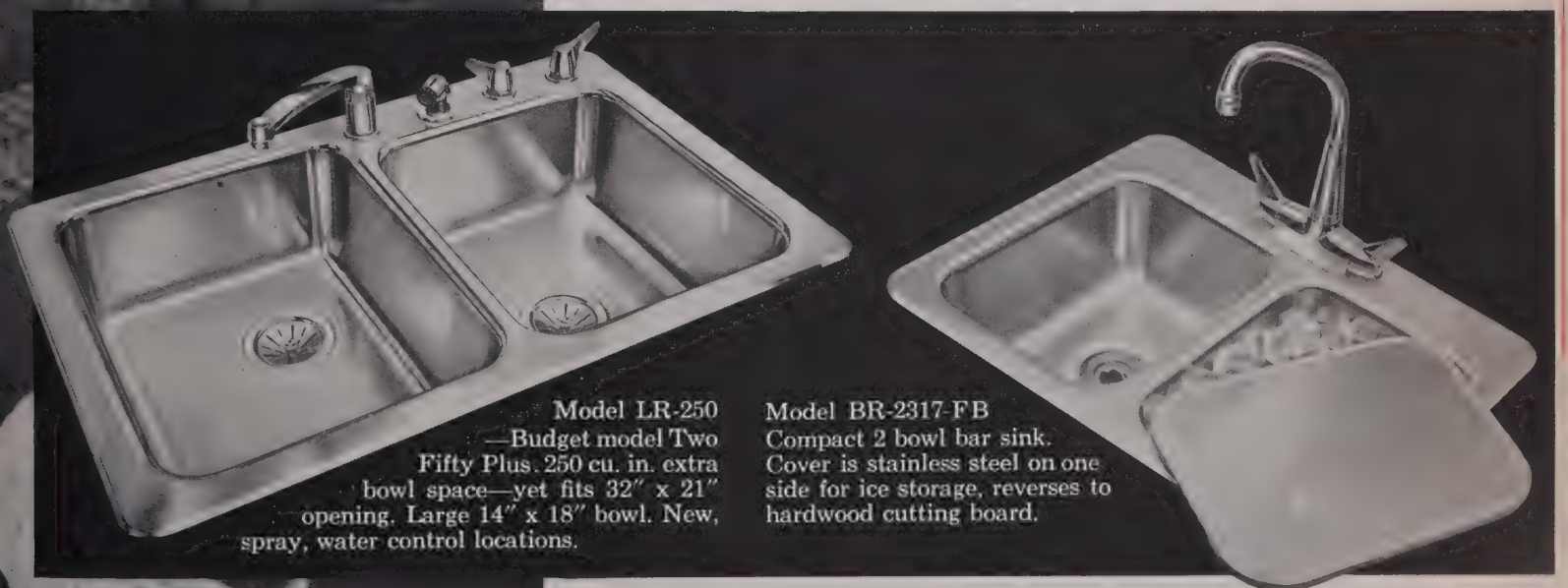
Elkay Cuisine Centre featured in every Shelter Magazine! Acclaimed by Women!



Homemakers spend seventy-five per cent of their kitchen work hours at the sink. No wonder they rave about the Elkay Cuisine Centré. It has more *fashion* appeal... more *functional* features than any other sink.

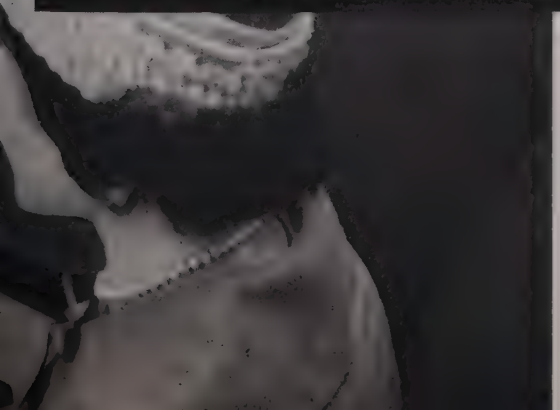
• Compartments large enough for roasting and broiler pans • Remote control drains keep hands out of dirty water • Flat bottom bowls prevent glassware tipping • Corner drains for more usable, flat surface • Vinyl covered vegetable baskets and hardwood cutting boards that fit top of sink compartments • Splash-proof Tiara faucets that dial precise water flow and temperature.

Give your model home this big Elkay plus! Write to Elkay for complete information and selling aids.



Model LR-250 —Budget model Two Fifty Plus. 250 cu. in. extra bowl space—yet fits 32″ x 21″ opening. Large 14″ x 18″ bowl. New, spray, water control locations.

Model BR-2317-FB Compact 2 bowl bar sink. Cover is stainless steel on one side for ice storage, reverses to hardwood cutting board.



ELKAY *Cuisine Centre*™

New concepts in...
stainless steel... sinks and custom-built counter tops.

Elkay Manufacturing Co. • 2700 S. 17th Ave. • Broadview, Illinois



don't do a thing
until you see these

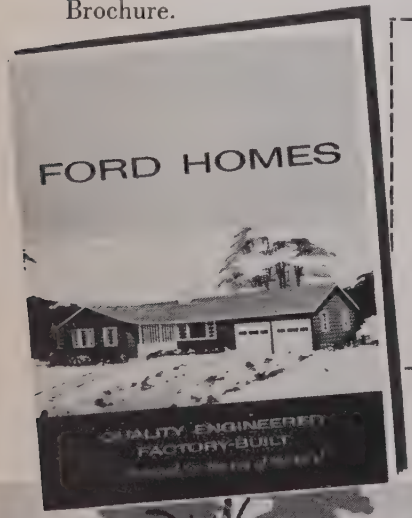
FORD HOMES

...designed for the era of the 60's!

FACT: You are interested in homes you can SELL FAST and BUILD FAST.
FACT: Your prospects are interested in homes that are attractive—economical to maintain—and they want to MOVE IN FAST.
FACT: You and your prospects both get what you want in Ford Homes because in Ford Homes you get more factory-fabrication to help you BUILD FAST in all kinds of weather so prospects can MOVE IN FAST. Send us the information requested on the coupon and we will send you the complete story.

Aggressive local market cooperative advertising

Manufacturing Franchise available to qualified concerns outside of our 400 mile delivery area. Write on your own letterhead for Franchise & Service Brochure.



IVON R. FORD, INC.
Dept. HH/McDonough, N.Y.

☐ We are contractors ☐ We are developers
We build about _____ houses per year.
We have about _____ approved lots
Firm Name _____
Address _____
_____
Ask for Mr. _____

IVON R. Ford INC., McDonough, N.Y.





VERTICAL-SURFACE TYPE, 1/32" thick, saves 50% in material costs for cabinet fronts.

Micarta is offered in three new types

The three: the vertical-surface and low-glare types shown above and below and a new fire-resistant type.

The vertical-surface material is a high-pressure, postformable sheet that has the surface qualities of full-weight high-pressure laminates but sells at a price competitive with low-pressure materials. It is designed for use on wall panels, wainscots, cabinet fronts; it does not have the reserve impact resistance of the heavier sheets for use on countertops. It can be postformed to a 3/8" radius when heated to 350F.

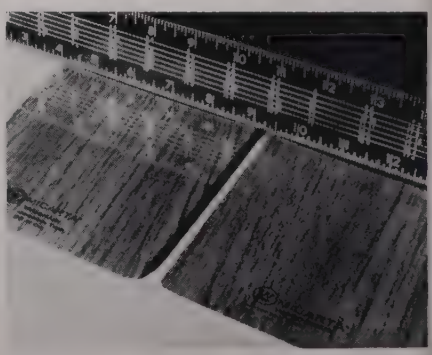
The low-glare type reflects 80% less light than gloss types, 50% less light than satin finishes but it is otherwise similar to standard Micarta and is priced the same. This low reflectance gives the sheet the look of an oil-rubbed finish rather than a gloss varnish or enamel. It is particularly good for desk tops.

Fire-resistant Micarta is a .05" laminate of a decorative surface on an asbestos composition base. It is UL approved for values of 30 for flame spread, 15 for fuel contributed, 10 for smoke developed.

All three types come in all standard colors, patterns, and sheet sizes.

Westinghouse, Hampton, S.C.

For details, check No. 15 on coupon, p 336



LOW-GLARE TYPE, right, is designed to give a softer furniture look to cabinet tops.

New Products continued on p 308

NEW FROM bryant



SUPER COMPACT 2-TON AIR CONDITIONER

PRICED FOR TRACT HOMES AND APARTMENTS

This new Model 557, and its companion Model 563, removes limitations on air conditioning small homes and apartments in terms of price, service, installation and space. These super compact units represent the essence of Bryant's long years of successful research and experience in central air conditioning.

AIR CONDITIONS up to 1200 square feet of living space.

LOW IN-PLACE COST
Because the 563 is completely factory assembled, including 8 feet of permanently attached extended tubing, running the line, cutting, fitting, soldering and purging are eliminated. This is reflected in lower in-place cost to you.

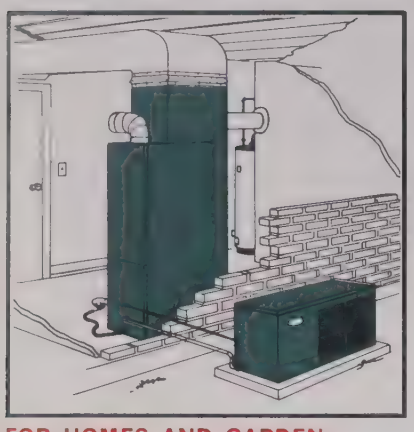
"BUG"-PROOF INSTALLATION Being factory assembled and checked there is almost no chance for installation "bugs" to show up.

MODEL 557... with extended tubing permanently attached.

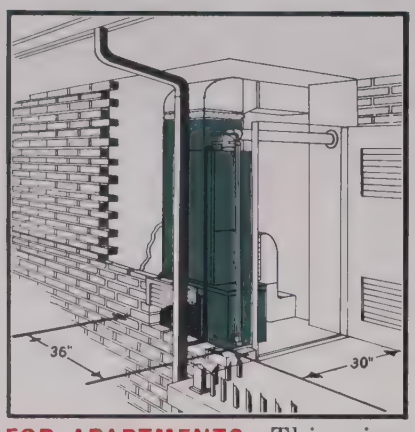
MODEL 563... same unit without tubing attached.



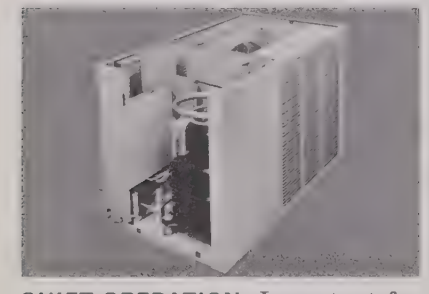
NEW SPACE-LABOR-MONEY SAVING DESIGN



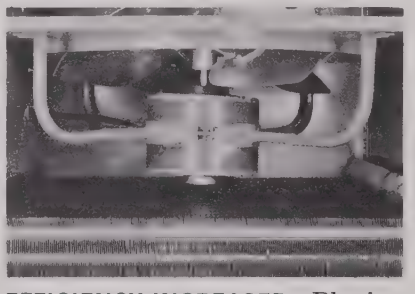
FOR HOMES AND GARDEN APARTMENTS. This view shows how unit can be *placed within 4 inches of outside wall* with no sacrifice of operating efficiency. Extended tubing permits fast, foolproof installation.



FOR APARTMENTS. This view shows condenser, furnace, cooling coil and ducting housed in an outside closet only 30″ x 36″. Note how condensate drains directly into downspout.



QUIET OPERATION. Important for tract homes as well as apartments. Compressor is housed in soundproof compartment for quiet operation, and large condensing surfaces permit lower, quieter fan speeds while maintaining full rated cooling capacity.



EFFICIENCY INCREASED. Placing motor between the fan and the coil sets up a swirling action of the air that "scrubs" the coil surfaces increasing heat transfer efficiency. Also, the motor is better protected.

2 TO 7½-TON UNITS TO FIT ANY HOME NEED Your Bryant dealer can develop some sixty different condenser and coil combinations to fit almost any home or apartment air conditioning need. Let him work with you in the planning stage.

FACTORY-TRAINED SPECIALISTS will work with you and your Bryant dealer to engineer, layout and supervise the job . . . to make sure you get top value and service.

Join up with

bryant

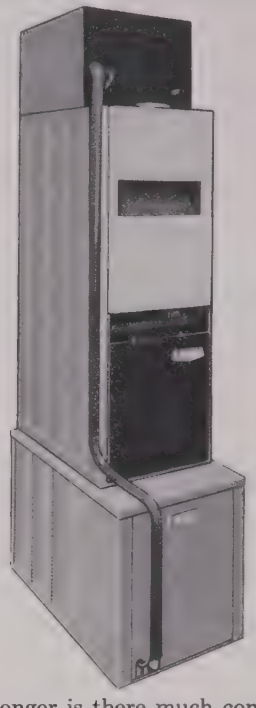
the company on the move!!!!!

BRYANT MANUFACTURING COMPANY • Indianapolis 7, Indiana

NEW BRYANT

HOME COMFORT CORE

a product and merchandising concept to help you sell homes



No longer is there much conjecture about the sales appeal of central air conditioning.

It is being proven in small homes and custom homes — in the north and the south.

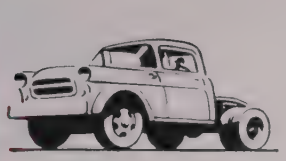
Now Bryant gives you a *Complete Home Comfort Core package* — air conditioning — heating — water heating — one maker, one responsibility at a low in-place cost.

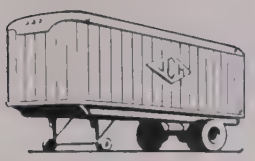
THE HOME COMFORT CORE MERCHANDISING PROGRAM doesn't cost you a nickel more.

1. You get the "jump on competition" when you feature the Bryant Comfort Core. Buyers are ready for it . . . want it.

2. You get the "jump on competition" by utilizing all or any part of our Comfort Core merchandising and traffic building program. We tailor it to you and your homes — ads, publicity, unique product displays, signs, personalized brochures, direct mail, room cards.

It costs you nothing to look into **Bryant's New Builder Proposition** *— designed to help sell your homes! Call your Bryant dealer, distributor or factory branch.*





Removability

makes the big difference

Modern windows, like the modern tractor-trailer unit, are *removable*. With sash out, builders install the lightened units in half the time—with half the labor—required for ordinary units.

Job site damage and delays are almost entirely eliminated. Painting time is shortened, too, by cutting-in sash separately on easel or bench.

REMOVABLE R·O·W® WOOD WINDOWS WITH LIF-T-LOX® WINDOW BALANCE



Buyers prefer homes with modern, removable R·O·W Wood Windows—now balanced with the exclusive LIF-T-LOX mechanism which permits instant sash removal.

R·O·W Manufacturers provide these MERCHANDISING HELPS to you:

- Point-of-sale displays
- Window decals
- Easels (counter cards)
- Motion picture on millwork
- Literature
- Drop-in ad mats

R·O·W and LIF-T-LOX are the registered trade-marks of the R·O·W Window Sales Company

R·O·W WINDOW SALES CO. • 1365 ACADEMY AVE. • DEPT. HH-561 • FERNDALE 20, MICHIGAN

when the heat's on



be sure it's HYDROTHERM

When you need the best . . . at a price you can build on . . . specify Hydrotherm!

Gas fired Hydrotherms will assure year after year of heating comfort for your homes, regardless of size or type. And the industry's widest choice of sizes (eleven — from 50,000 to 300,000 BTU/Hr input) gives you "custom" size selection.

Clean, compact, sleekly designed, Hydrotherms pass through standard doors, take little floor space, are simple and easy to install. Hydrotherm's uniquely engineered horizontal boiler sections mean maximum fuel savings. And Hydrotherms are guaranteed for 25 years of satisfaction.

Also available: Packaged Hydrotherms, factory assembled with all hydronic accessories for even greater installation saving. For apartment houses and industrial applications (capacities from 360,000 to 3,600,000 BTU/Hr) ask about Hydrotherm MULTI-TEMPS.

SPECIFY THE BOILER YOU CAN BUILD ON
WRITE FOR BULLETIN #HY-F100 TODAY!

New products

start on p 287



Protected paneling is now being offered by Simpson in its Lifeclad prefinished plywoods and Easy Wall panels and partitions. The finish face is paper-coated at the factory to guard it during shipping and handling. After the panels are installed the paper is stripped, leaving a clean unmarred surface.

Simpson Timber Co, Seattle.

For details, check No. 16 on coupon, p 336



"Pre-painted" plywood is actually coated with a high-density acrylic overlay. The resulting product is claimed to cost less and last longer than metal and to be easy to work with woodworking tools. It comes in widths to 60", lengths to 120", thicknesses to ¾", coated one or both sides. Suggested uses: exterior walls, fascias, feature walls, signs, etc. First colors available: white, red, blue, green.

Georgia-Pacific, Portland, Ore.

For details, check No. 17 on coupon, p 336



Thicker 2-4-1 with t&g edges on all four sides is now being produced. Solidply, a DFPA-tested product, comes in 4'x4' and 4'x8' sheets in standard 1⅛" thickness or, on special order, up to 2½" thick. Surface plies are C-plugged solid wood or better, factory sanded. Second ply is also solid, inner plies are D grade.

Interstate Container Corp, Red Bluff, Calif.

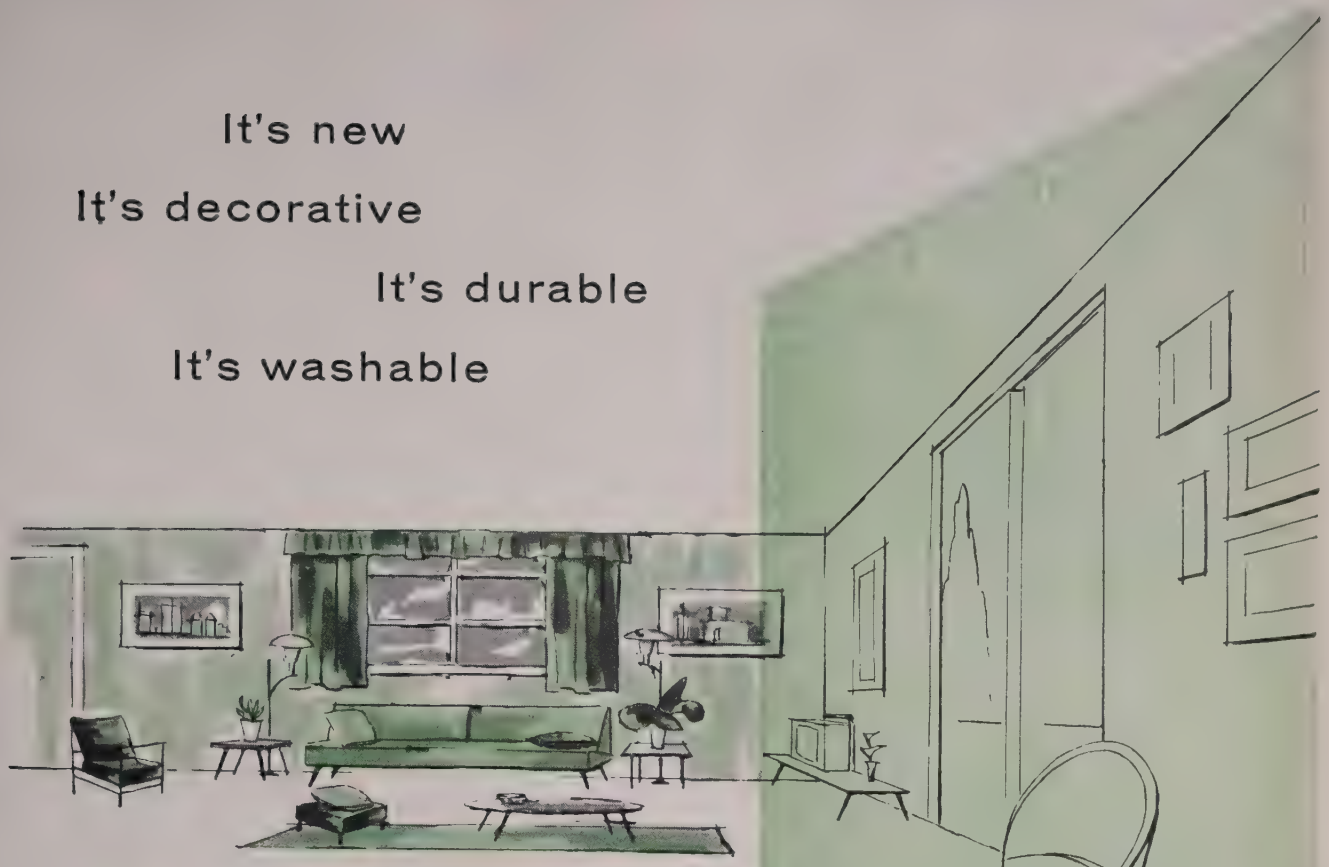
For details, check No. 18 on coupon, p 336

It's new

It's decorative

It's durable

It's washable



ETERNAWALL

VINYL + GYPSUM WALLBOARD

Give your homes the sales appeal of the newest idea in interior wall decor, Eternawall . . . vinyl combined with gypsum wallboard. It lends a dramatically different look to rooms. Its richly textured finish—which comes in six popular pastel shades—is pre-decorated and requires no finishing on the job.

Eternawall is as durable as it is decorative. It resists cracks and scuffs and won't fade. Stains and smears wipe off easily with a damp cloth. With it, there's no need for costly redecorating.

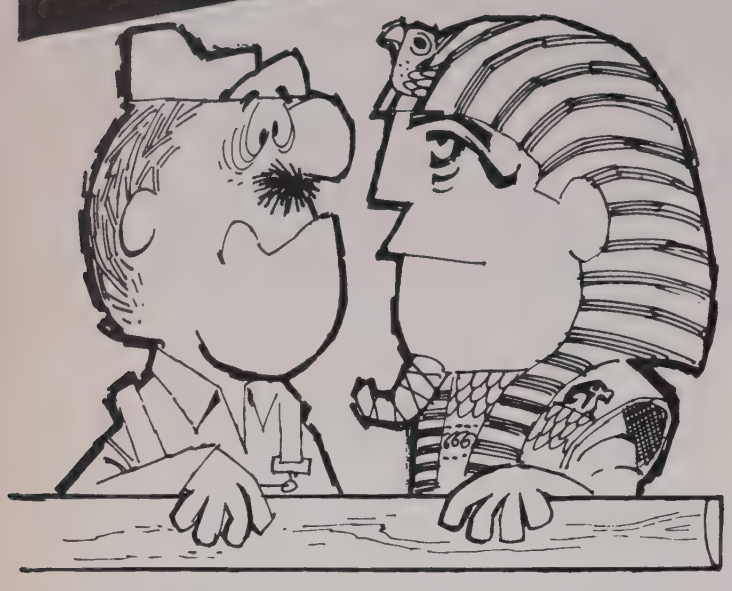
Easy-to-apply 4′ x 8′ Eternawall panels are low-cost and cut easier than wood. And their gypsum base gives added fire protection. Available in seafoam blue, snowdrift, spring green, shadow gray, sunset pink, and sand.

FIREPROOF GYPSUM BESTWALL® BUILDING PRODUCTS

BESTWALL GYPSUM COMPANY

Ardmore, Pennsylvania

Plants and offices throughout the United States



1. I was behind the times in the kind of trim I used.



2. Those long lengths gave me a pain.



4. While labor costs sprouted, I fussed and fitted to find the most economical cuts.



5. Still, there were so many leftovers I scarcely knew what to do with them.

John Day Trim

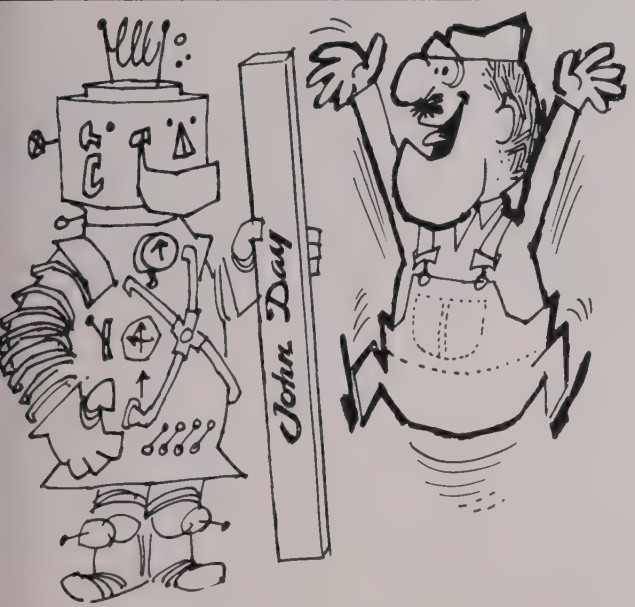


JOHN DAY TRIM

saves money on time, ends waste of material



3. Trimming out defects, nicks and stains wasted material and time.



6. But now I'm up to date with John Day Trim. Open the package, miter and it's done—without waste!

PRE-CUT...in standard door and window sizes with allowance for mitering. Buy only what you use, avoid the costly waste of many feet of leftovers.

PACKAGED...to stay free of dirt, stains and nicks until you unwrap it for use. Each package clearly end labeled to prevent mistakes in application, ordering or shipping. Everything you need in each door set—stops and casing strips. Two packages trim a window—one containing horizontal members; the other, the vertical parts. Small inventory goes far.

100% CLEAR...made of the finest soft-textured Ponderosa Pine, absolutely free of defects. Easy to work. Satin smooth surface easy to finish.

TWO GRADES...for all natural finishes—Type "N", Window and Door Trim. For paint and enamel finishes—Type "P", Door Trim only, which costs 20% less.

HINES

Edward Hines Lumber Co.
Sawmills at Hines, Westfir, Dee and Bates, Oregon.
Other plants: Plywood, Westfir; Hardbord, Dee; Millwork, Baker and Hines, Oregon.
Engineering and Development Division; Hood River, Oregon.

Dept. 6102

FREE SAMPLES!

For your free samples of John Day Packaged Door and Window Trim, clip this panel, sign your name, attach to your letterhead and mail to Edward Hines Lumber Co., 200 S. Michigan Ave., Chicago 4, Ill.

Name_____

Daisy doors sell on sight!



Buyers applaud styling and features; builders appreciate fast installation!

HOME BUYERS appreciate the obvious quality and clean, crisp styling of Daisy Aluminum Rolling Doors. And, when you point out Daisy's many additional features, it's sure to be love at first sight: exclusive Prowler-Proof Ventilation; positive seal weather-stripping; single or sealed-unit glazing; integral sliding screen with built-in bug barrier; smooth, fingertip operation . . . and many, many more.

BUILDERS EVERYWHERE know that Daisy Doors save time and money because they're so easy to install, require no painting. A wide range of sizes means that there's a Daisy Door to meet almost any construction requirement. What's more, the heavy duty construction quality of Daisy is unmatched in its price field.

See how Daisy Doors can help you sell more homes faster. Write, today:

PETERSON WINDOW CORPORATION

NOW! The only oven with CLOSED-DOOR BROILING!*



Cut your installation costs—and at the same time give your home buyers *closed-door* electric broiling—no more smoke, grease or heat in the kitchen! Other Suburban Viscount features: *drop-down* doors, *Vari-Broil* control, *Flame-Master* thermostat, *deluxe* rotisserie.

NO cut-outs needed for separate fan-vent installation!

Fan-vent *inside* the all-new Suburban Viscount eliminates costly cut-outs. Oven is 21″ wide, fits standard cabinets. Get the whole story on the *Gold Star* Viscount, too, and a whole new line of gas and electric Viscount, Suburban and Suburbanette models.

*Patent applied for

suburban Viscount®

America's Finest Built-In Range

Samuel Stamping & Enameling Company,
Dept. HH, Chattanooga 1, Tenn.
Please send Suburban literature and specifications.

Name_____

Firm_____

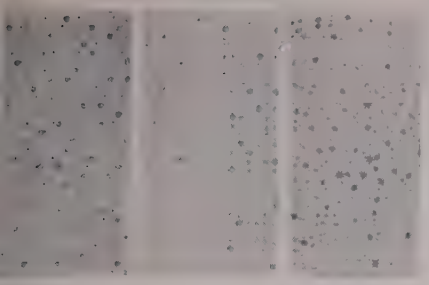
Street_____

City_____ State_____

LOOK FOR SUBURBAN IN YELLOW PAGES

New products

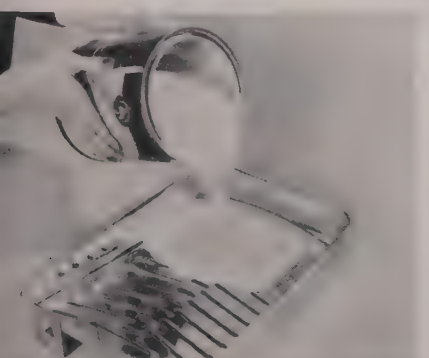
start on p 287



Washable tile in new colors make up a new ceiling line from Flintkote called Tiara. The three patterns shown above: non-perforated Astara and perforated Mosara and Starburst. The designs are printed with quick-drying heat-set inks that are claimed to be non-smudging, easy to clean.
Flintkote, New York City.
For details, check No. 19 on coupon, p 336



Decorative aluminum on a 12" module s designed for indoor or outdoor screening and partitioning. There are four geometric patterns in this TFC series. They come raw, primed, or in various baked-on paint and metallic colors. The units simply bolt together, can be framed in wood or joined with special metal accessories made by TFC as shown in illustration.
Tennessee Fabricating, Memphis.
For details, check No. 20 on coupon, p 336



Thixotropic paint limits drip, run, or spatter and simplifies clean up. DuPont's new interior Lucite paint pours from the can in a thick creamy consistency but spreads to a thin coat on the wall. Lucite can be used on any surface, dries to the touch in 30 minutes, can be recoated in an hour. It is especially adapted to ceiling painting. 19 colors, two whites.
DuPont, Wilmington.
For details, check No. 21 on coupon, p 336

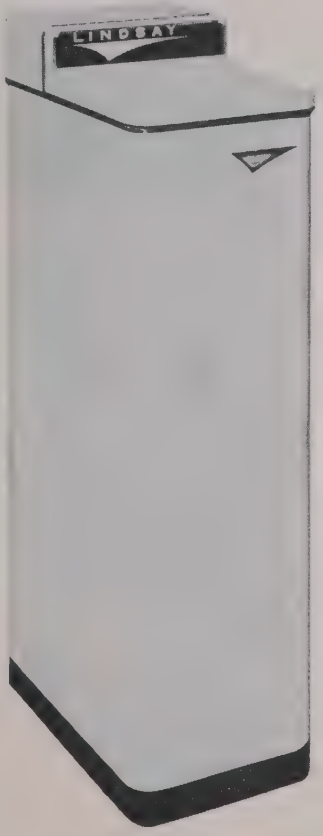
New Products continued on p 318

THE NEW

Lindsay Princess

WILL SAVE A HOUSE PAYMENT A YEAR FOR YOUR BUYER





5 decorator colors

this Lindsay water softener is as important to your sales as any appliance you might add

Of all the fine "extras" builders can offer their potential home buyers, only the Lindsay "Princess" Water Softener can help make the house payments. Yes, it's a fact! Many well-known magazines and independent testing organizations have revealed that soft water plumbed in the home can save the average family up to $117.00 a year! The homeowner saves on soaps and detergents, clothing, cooking, cleaning, etc.

Feature the Lindsay "Princess" in your homes; tell the savings story, and see how your prospects really appreciate it. Then, too, the "Princess" is beautiful, trim and modern, and comes in five colors to complement the interior decor of your homes.

Lindsay, America's leading water conditioning equipment manufacturer, has three profit-making plans for you to choose from . . . each designed to help you make extra money, and at the same time, help your customers save it.

For further, more detailed information, write The Lindsay Company today about this new, profitable program.



THE LINDSAY COMPANY Dept. 13-C
(Division—Union Tank Car Company)
1381 Marshall Ave., St. Paul 4, Minn.

Please send me additional information on the Lindsay Water Softener Plans for Profits.

Name . . . . . .
Address . . . . . .
City . . . . . *State* . . . . .
I build approximately *homes per year.*

Build the PLAN THAT'S SELLING... the SPLIT-FOYER



RICHMOND HOME FRANCHISES ARE STILL AVAILABLE IN MOST AREAS! ACT NOW!

Build the PRINCESS MARGARET for only $6.10 per square foot. This home SELLS FAST for it has over 2,000 square feet of living area.

All Richmond homes packages come to you with factory finished interior trim, flooring and KLOSET-WALLS, and weather primed exterior material. Pre-hung doors are complete with locks. No delay in construction due to weather, fitting or finishing. Pre-marked plates for truss roof save measuring for notching.

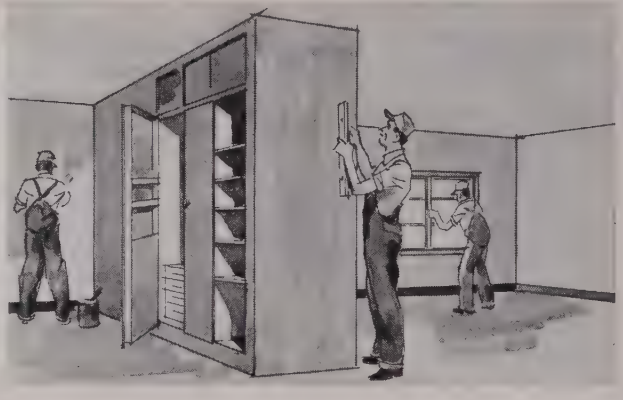
Fifty different elevations and a wide range in price gives unlimited choice of style and individuality to each home.

Built to F. H. A. specifications Richmond homes are easily financed and present no problem in qualifying your prospects.

Mail the coupon below. Get information for your particular project.

COMPLETE BUILDER PROGRAM... GET DETAILS

- 100% Construction Financing.
- Cooperative Merchandising.
  We help you sell the homes you build.
- Programmed pre-selling for greater profits.
  You sell before you invest.
- Free engineering and erection service.
  Our engineers are with you when you start building.
  Their know-how can save you time and money.



EXCLUSIVE KLOSET-WALLS SPEED CONSTRUCTION

You build fast and sell quickly with this exclusive feature. The KLOSET-WALLS are the partitions and closets. Complete, with a fine furniture finish, they can be installed in 30 minutes — **labor savings turn to profit.** These attractive units help decorate the home and attract buyers.

Please send me complete information on the Richmond Homes lines.

We built_____houses in 1960. Price range_____

We have_____lots ready for 1961

Name_____

Company Name (if any)_____

Address_____

City_____Zone_____State_____

Richmond Homes · inc.

RICHMOND, INDIANA

Plate No. 2002 *Ceramaflex is available in 12 handsome random medley patterns to complement any decorating scheme. Shown above is 536 Livorno.*

A new "sales" force in home building

...ROMANY-SPARTAN CERAMIC TILE

Builders have long recognized the sales stimulus of ceramic tile in bath and kitchen. Now, with Ceramaflex® resilient ceramic flooring, buyer preference for ceramic tile becomes an even more valuable sales tool. Ceramaflex offers all the advantages of ceramic tile, yet it's quiet and comfortable underfoot. It's ideal for kitchen, bath, family room, utility room or entrance hall. Install it in your next model home—watch it help turn "shoppers" into "buyers". Your ceramic tile contractor or nearby Romany-Spartan distributor can provide more information and samples of the entire Romany-Spartan line of quality wall and floor tile. United States Ceramic Tile Company, Dept. HH-15, Canton 2, Ohio.

Ceramaflex® is the exclusive product of United States Ceramic Tile Company

UNITED STATES CERAMIC TILE COMPANY

Plate No. 2003



Add just the right touch to walls, too, with Romany-Spartan glazed wall tile. There's a range of colors and sizes to suit every taste. Imaginative use of decorative Ceratile produced the unusual effect shown above.

Each 9" x 9" Ceramaflex tile is made up of 64 ceramic mosaics securely bonded in a pre-formed, flexible rubber grid. Installs quickly and easily on, above or below grade. Because it's pre-grouted, Ceramaflex is ready for use the instant it's laid.



ROMANY SPARTAN

CERAMIC TILE



Par Oak—finished medium dark

Many combinations of Oak, Maple, Walnut and Cherry are available.

Beautiful BondWood® Parquet...

Moves into the Mass Market



Par Red Oak (natural finish) —most popular grade in the mass home market.

More and more builders are installing HARRIS BondWood Floors in medium priced homes because this finest of all parquets costs no more than ordinary parquet. Actually, it looks very expensive because the centuries-old tradition of expert parquet craftsmanship is exemplified in HARRIS BondWood—in gleaming geometric designs—in fact, in more woods and patterns than any other parquet.

And the beauty is deep—a lifetime of service with slats a full 5/16″ thick, not tongue and grooved. Write for color booklet. Harris Manufacturing Company, Dept. HH51, Johnson City, Tennessee. See our catalog in Sweets.

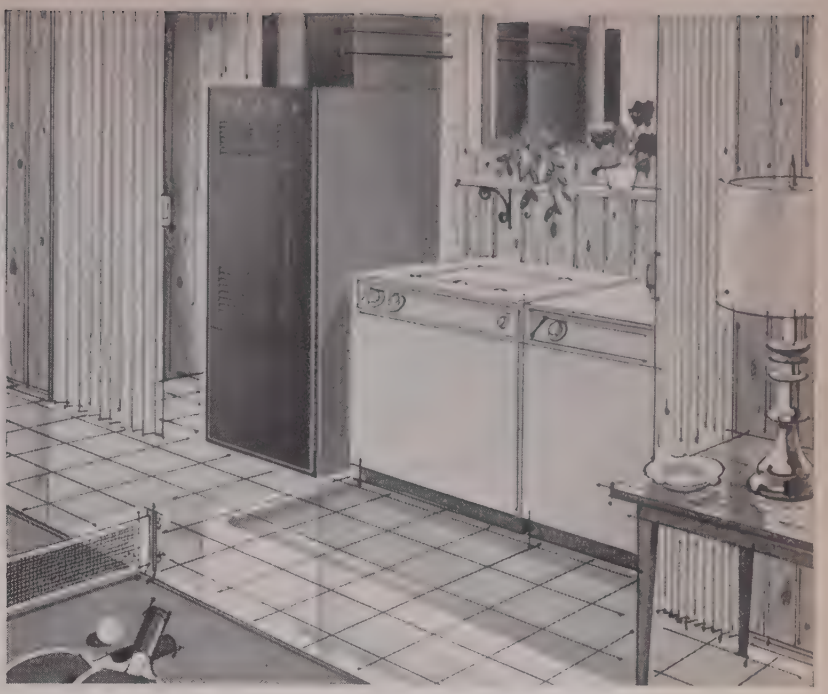
Finest in flooring since 1898

HARRIS FLOORING

®BW

Now! Complete home heating and cooling with Trane "big system know-how!"

At down-to-earth prices! A TRANE Climate Changer *in any home . . . in any climate lets you sell competitively and fast!*



1. FOR HEATING AND COOLING ANY TYPE HOME—combination furnace and air conditioner. This TRANE Climate Changer may be oil or gas-fired warm-air type (upflow or downflow). *Matched* cooling unit shown on furnace; may be added later if owner desires. Capacities available: Heating—from 77,000 to 154,000 Btu; Cooling—2, 3, 4, 5 or 7½ tons.

You'll sell your homes faster, easier with TRANE *quality* air conditioning. TRANE enables you to meet the demands of today's quality-conscious buyers. And meet them head-on *competitively* because TRANE costs no more. Yet TRANE brings you all the experience and know-how of a leader in air conditioning *everything* from skyscrapers to jet planes to subway trains!

TRANE Climate Changer units give you a wide choice of systems for heating, cooling—or both. And each TRANE Furnace is designed from the beginning for the easy addition of air conditioning—now or later!

Let TRANE Air Conditioning help you sell! It's *quality* air conditioning . . . matched equipment, designed and built together to work together. And the name TRANE on your heating-cooling system helps mark yours as a quality home.

Complete facts are available from your nearby TRANE Sales Office. Call the number listed under "Air Conditioning" in the Yellow Pages. Or write TRANE, La Crosse, Wisconsin.

With TRANE you can:

Heat and Cool any type home with a TRANE matched Furnace and Air Conditioner. (Picture #1.) Cooling may be optional. Owner can add matching cooling unit later, using same ductwork.

Heat and Cool entire home electrically with a TRANE Heat Pump. (Picture #2.) Central duct system distributes both heating, cooling. Uses no fuel, needs no chimney.

Provide separate cooling for entire home with a TRANE Fan-coil unit. (Picture #3.) Ideal for use with TRANE Baseboard or other hot water heat, where there is no central duct system, or with electric resistance heating.

For any air condition, turn to

TRANE

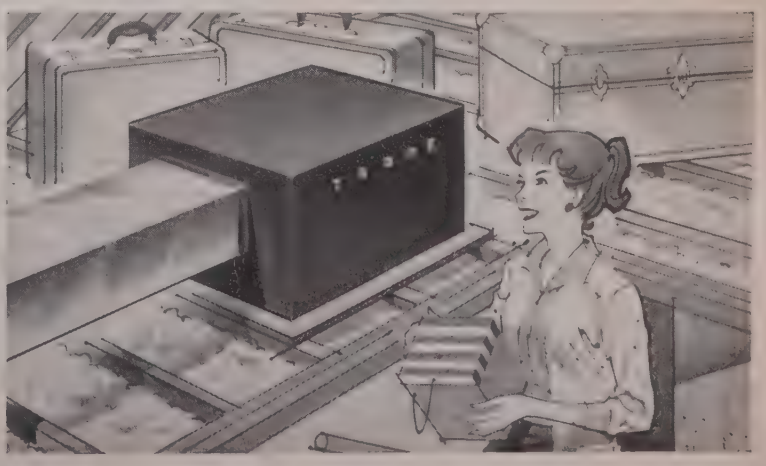
MANUFACTURING ENGINEERS OF AIR CONDITIONING, HEATING, VENTILATING AND HEAT TRANSFER EQUIPMENT

THE TRANE COMPANY, LA CROSSE, WIS. • SCRANTON MFG. DIV., SCRANTON, PA.
CLARKSVILLE MFG. DIV., CLARKSVILLE, TENN. • TRANE COMPANY OF CANADA, LIMITED, TORONTO
100 U.S. AND 19 CANADIAN OFFICES

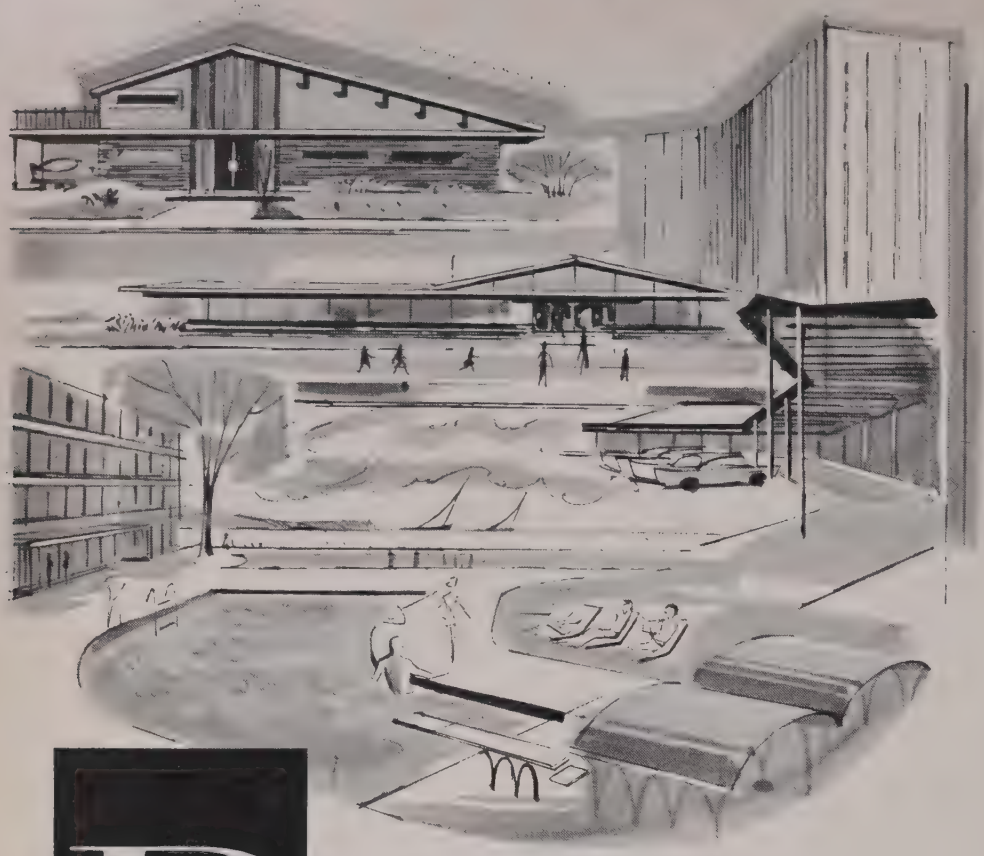
2. NEW HEAT PUMP HEATS, COOLS. TRANE air-to-air Heat Pump operates electrically for heating and cooling an entire home. Uses no water, requires no fuel: Sizes for any home. Outside compressor unit features *upward* air discharge for quiet operation, freedom of location. ›



3. FOR SEPARATE COOLING. This TRANE Fan-coil unit nestles into attic, crawl space, basement, utility room or garage. Cools entire home through its own ductwork system, matched refrigeration unit located outside. Available in 2, 3, 5 and 7½-ton models.



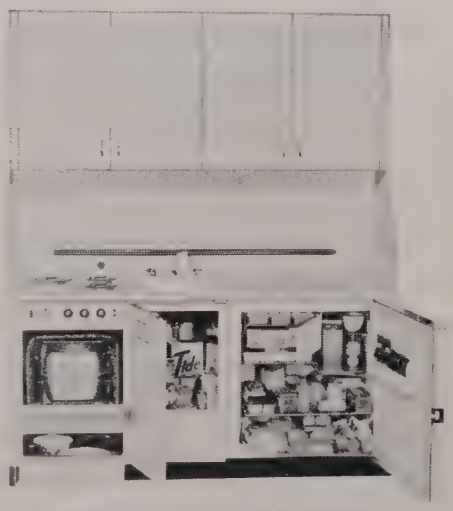
resorts to rec rooms...schools to skyscrapers...



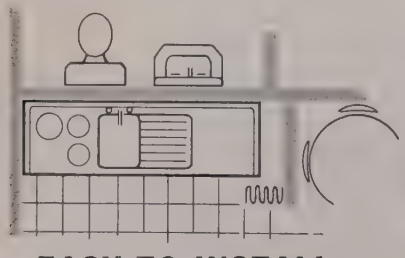
Dwyer *compact kitchens and snack bars belong*

Add up the advantages of having full kitchen facilities designed into a single, compact unit . . . and you'll select Dwyer. First choice of many architects and builders for more than 30 years, Dwyer Kitchens belong where space is at a premium . . . resorts to rec rooms . . . schools to skyscrapers.

Built to exacting institutional standards, Dwyer Kitchens feature vitreous porcelain finish with chrome anodized aluminum trim — your assurance of lasting beauty and durability. Select from 22 models, 39″ to 69″ in length, gas or electric, standard or recessed installation. Also a complete line of snack bars, 57″ to 89″ in length, wood paneled fronts or ready for custom decorating.

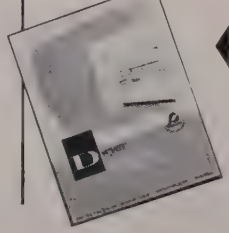


DWYER SERIES 69 KITCHEN includes refrigerator with roll-out shelves and freezer, deep sink, storage, electric or gas rangetop and oven.



EASY TO INSTALL

Back-to-back with other plumbing. Virtually maintenance-free.



WRITE FOR CATALOG AND COMPLETE SPECIFICATIONS OF COMPACT KITCHENS AND SNACK BARS

DWYER PRODUCTS CORPORATION, MICHIGAN CITY, INDIANA

New products

start on p 287



Decorative wall plates for single- and double-gang toggle switches and single-gang double receptacles are offered by Westinghouse. The plates are made of heavy-duty plastic in which the designs and wood grains have been molded. Also new (but not shown): luminous plates that glow purple when the room is dark; the plates are phosphorescent, require no current.

Westinghouse, Bridgeport, Conn.

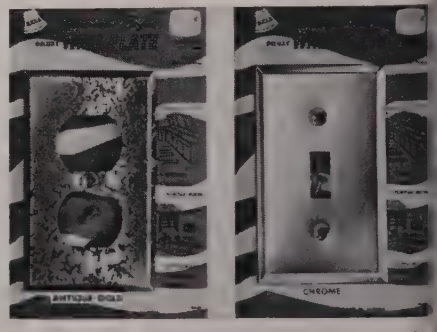
For details, check No. 22 on coupon, p 336



Woodgrain plates to match wall paneling have a true veneer bonded to a sheet aluminum back. Veneers available include: birch, walnut, ash, oak, cherry, teak, pine, mahogany. Types include single to four-gang toggles, duplex receptacles, receptacle-toggle combinations, telephone outlet covers, and blank plates. Single plates cost 49¢ retail, quadruples 79¢.

Elliott Bay Lumber, Seattle.

For details, check No. 23 on coupon, p 336



Metal cover plates from Bell Electric are made in a wide variety of finishes besides the two shown above. Among them: stainless steel, satin brass, antique chrome, antique wrought iron, copper, brown, and cream. The plates are packed in plastic envelopes for display and to protect them in handling against fingerprints, smudges, scratches, etc.

Bell Electric, Chicago.

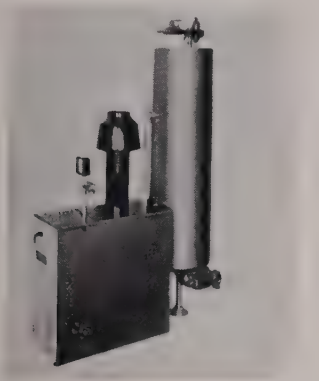
For details, check No. 24 on coupon, p 336



Landscape seeder can be adjusted to handle a wide range of seeds and fertilizers. Seeding rates can be varied from as little as ½ lb per acre for red fescue to 350 lb for some clovers, fertilizer from 100 to 800 lb per acre. Machine prepares the seedbed, spreads 6′ band of seed and fertilizer, covers both at a 4½-mph speed It attaches to any three-point hitch.

Deere & Co, Moline, Ill.

For details, check No. 25 on coupon, p 336



Compact hydronics for heat and hot water are packaged in this unit by Hydrotherm. Small size, adequate hot-water capacity, and quick recovery are assured by placing a heat exchanger in the expansion tank. Boiler capacity is specified by the heating load. Duo-Service systems are available for homes or apartments calling for 200 to 500 sq ft of radiation.

Hydrotherm, Northvale, N.J.

For details, check No. 26 on coupon, p 336



Compact gas furnace is a new 51,000-Btuh unit aimed specifically at the apartment market. Model GH7D-51 is only 12″x27⅞″x37″, is approved for zero clearance. It is also AGA-approved for all gases including propane. The package is factory assembled with controls, wiring, and plumbing. Blower is direct drive.

Lennox, Marshalltown, Iowa.

For details, check No. 27 on coupon, p 336

New Products continued on p 322



FILUMA®

Fiberglass-Aluminum Garage Doors

THE LIGHT NEW LOOK IN GARAGE DOORS



LIGHT COMES THROUGH—What a difference Filuma makes! The translucent fiberglass panels transform the darkest garage into cheery light. No windows necessary! Makes the garage a bright place for work or play . . . more room to have fun!

LIGHT WEIGHT STRENGTH, DURABILITY

Filuma weighs one-third as much as wood doors. But it is *strong*. Tempered extruded aluminum frames encase stout reinforced fiberglass panels which are warp-proof, shatterproof, shrinkproof, weatherproof. Installation is a breeze, the operation, touch easy! And, there's no painting or glazing . . . ever!

NOW! FILUMA IN FIVE COLORS

Filuma, in its modern sculptured design, today graces thousands of America's homes, adding *new* beauty, *new* ease of operation, *new* convenience. And, now Filuma comes in *five smart colors*—white, coral, green, tan, and yellow. Which color do *you* want?



Now—sell more homes, remodeling—with *Filuma*. See your Frantz Dealer today.

FRANTZ

MANUFACTURING COMPANY

STERLING, ILLINOIS

"Buyers want year 'round comfort Mine get both with TWINDOW®,"



TWINDOW in every window cuts heating and cooling costs, gives year 'round comfort.



Sliding Glass Doors with TWINDOW provide maximum insulation and view.



HIGH-FIDELITY® Mirrors of twin-ground Pittsburgh Plate Glass on sliding wardrobe doors add a touch of elegance.

without sacrificing the view

says Ralph G. Woodley, builder, Dayton, Ohio

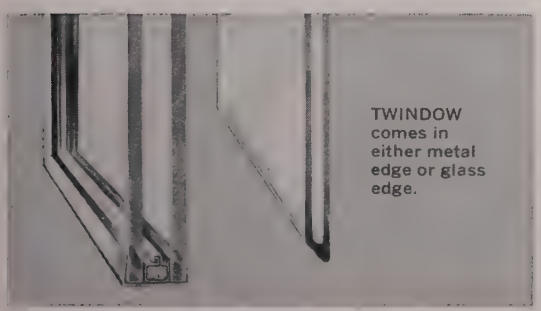




The Woodley Construction Company, Inc., Dayton, Ohio, builds 50 to 100 homes and apartment units a year from $20,000 up. Here's what Mr. Ralph G. Woodley, President of the company, says: "Home buyers of today want year 'round comfort and panoramic views from their windows and TWINDOW fulfills their desires. Our customers' windows seldom, if ever, frost up during the winter season because of TWINDOW's insulating effectiveness. Satisfied home owners become good salesmen for us with other prospects."

TWINDOW is just as important as wall or roof insulation in a quality house. It completes the insulation job. Buyers save on heating and cooling bills. On storm windows, too. None to buy, to store, to clean, to put up. They can have all this comfort *and* convenience for not much more than single-glazed windows with storm sash.

Your sash and door house or lumberyard can supply you with TWINDOW Glass-Edge or Metal-Edge in your favorite windows or sliding glass doors. Specify TWINDOW. Our free TWINDOW booklet gives you the complete story. It's available from your local PPG Branch or distributor, or write to Pittsburgh Plate Glass Company, Room 1160, 632 Fort Duquesne Blvd., Pittsburgh 22, Pa.



. . . the windowpane with insulation built in

TWINDOW®

Pittsburgh Plate Glass Company

Paints • Glass • Chemicals • Fiber Glass
In Canada: Canadian Pittsburgh Industries Limited

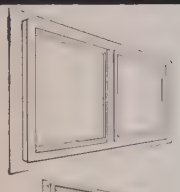
PROOF

2 MILLION UNITS SOLD

by America's Leading Building Products Suppliers

ROGERS INDUSTRIES

ALUMINUM PRIME WINDOWS



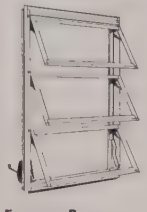
HORIZONTAL SLIDERS

- *"250" Economy Model*
- *"500" Slidemaster*
- *"501" Double-Insulated Slidemaster*



New "700" SINGLE-HUNG Model

Features self-locking nylon vents and variety of muntin arrangements.



Famous Rogers AWNING-WINDOW

Features automatic-locking hardware.



Jon Bake, Columbia Aluminum Products, Portland, Oregon

"In the past four years alone, our prime window sales have more than doubled with the Rogers line. And profits are up because Rogers quality eliminates costly call-backs."

Jack Scanlon, Architectural Building Specialties Co., Pittsburgh, Pennsylvania

"Builder satisfaction is our satisfaction. New construction in the Pittsburgh area now features more Rogers Prime Windows than ever before."



Put Yourself in the Rogers Profit Picture!

Sales of 2-million aluminum prime window units lay a solid groundwork of growing acceptance for Rogers' complete line of quality products. You get an exclusive franchised territory—financing to suit your needs—powerful sales support—prompt delivery and service—field sales help!

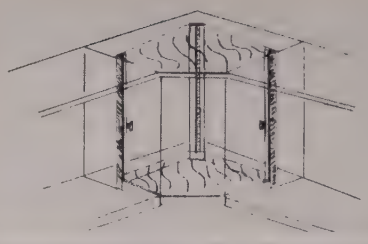
ROGERS INDUSTRIES

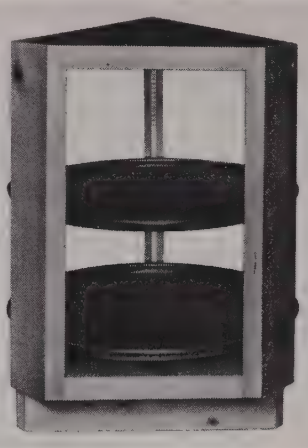
Executive Offices: Detroit 27, Michigan

Plants: Jackson, Michigan
Hutchinson, Kansas
Fort Valley, Georgia
Pomona, California

New products

start on p 287

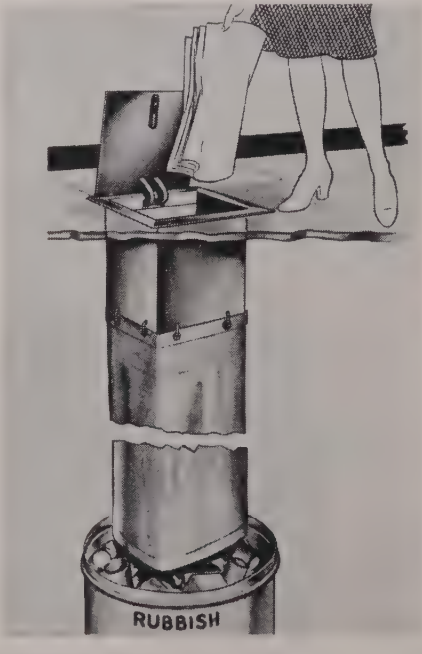




Lazy Susan shelf makes good use of dead corner space. New KV unit has no center post, rotates on three adjustable braces. Edge support prevents sagging, neoprene ball-bearing rollers allow smooth revolution. Adjusto Rotary Shelves come in two- and three-shelf assemblies for 18", 20", 24", and 28" shelves. Assemblies include coppertone shelves, adjustable standards, rollers, hold-down clips. Prices start at $16.50.

Knape & Vogt, Grand Rapids, Mich.

For details, check No. 28 on coupon, p 336



Rubbish chute gets trash out of the kitchen. Ketch-All trap, topped with a toe-operated aluminum door, fits flush with floor, takes less than a square foot (10"x 10") of space. Washable dustproof canvas chute leads to rubbish container. The 6' chute hangs from a 14" suspended metal casing, unhooks for washing. Price: $29.95.

Ketch-All, Akron.

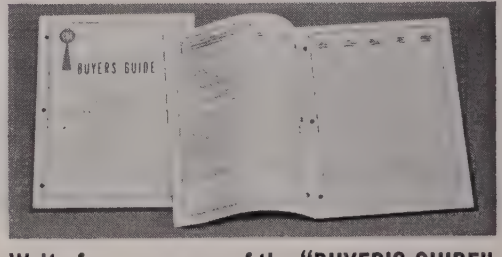
For details, check No. 29 on coupon, p 336

New Products continued on p 328



that's California Redwood

Redwood is a remarkably versatile as well as a beautiful wood. Wherever it is used... for siding or interior paneling, for terrace decking or fine cabinet work... it adds warmth, distinction and value to the home. And when you wisely build with CRA-trademarked Certified Kiln Dried redwood, you can be sure of customer satisfaction for many years to come.



Write for your copy of the "BUYER'S GUIDE"

An up-to-date summary of the various redwood products available from each of the member mills of the California Redwood Association. Specifications include sizes, grades, and special products for special purposes. Write on your letterhead for "Buyer's Guide" —CRA Builders' Service Dept., 576 Sacramento Street.

CRA

All the wonderful warmth of wood is best expressed in redwood

CALIFORNIA REDWOOD ASSOCIATION

576 Sacramento Street • San Francisco 11

CRA-TRADEMARKED CERTIFIED KILN DRIED REDWOOD

The California Redwood Association coordinates the research, forest management, grading and consumer service activities of these member mills: ARCATA REDWOOD CO. • SIMPSON TIMBER CO. • WILLITS REDWOOD PRODUCTS CO. • GEORGIA-PACIFIC CORP. UNION LUMBER CO. • THE PACIFIC LUMBER CO.

Add these sales-packed Glamour Glow opal spheres to the kitchens in your model homes, over the sink as shown . . . over counters, and breakfast bars, too . . . and let your home-buying prospects see the added value. You'll sell homes faster and easier for a better profit with lighting ideas like this. Ask your MOE Light representative now for more decorative lighting ideas with SELL . . . he has hundreds to show you.

Shown: M-1048, List, $13.95 each

$1000.00 WORTH OF "SELL"

for only **$41.85*** with this

Glamour Glow

lighting idea

FROM MOE LIGHT

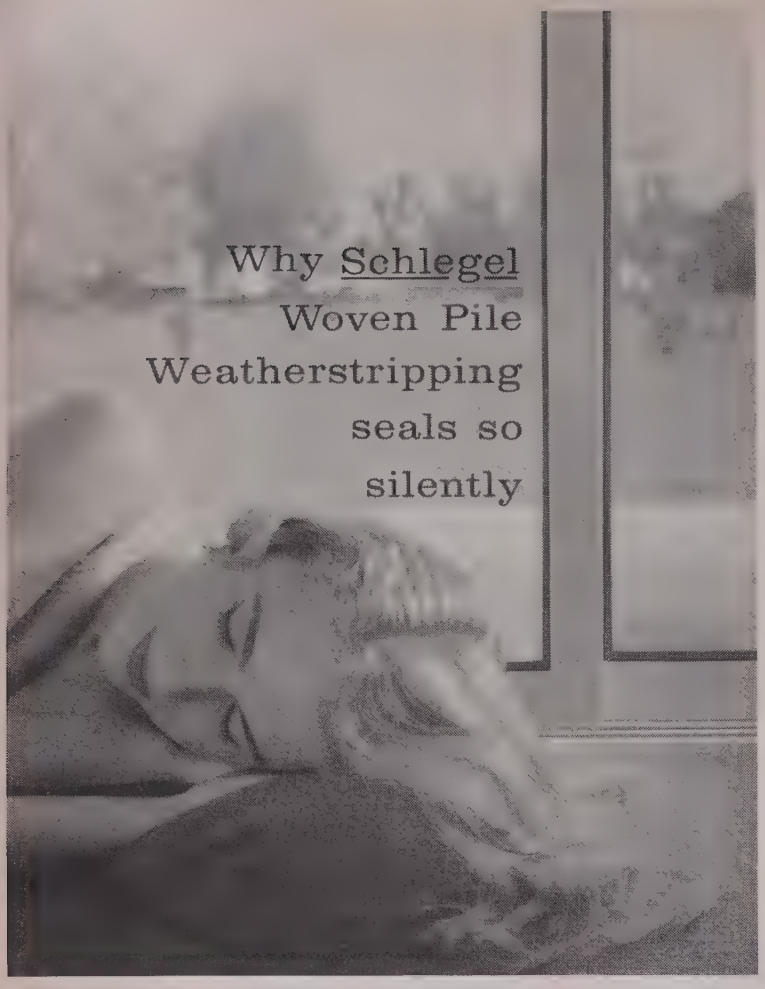


THOMAS INDUSTRIES INC.
MOE LIGHT DIVISION
207 E. Broadway, Louisville 2, Kentucky
The World's Largest Single Source of Lighting for Home, Industry and Commerce.

THOMAS INDUSTRIES INC.
MOE Light Division, Dept. MHH5
207 E. Broadway, Louisville 2, Kentucky

☐ Please send me FREE catalog, Inspiration Lighting.
☐ Please have your Lighting Specialist contact me.

NAME_____
COMPANY_____
ADDRESS_____
CITY_____ ZONE____ STATE____



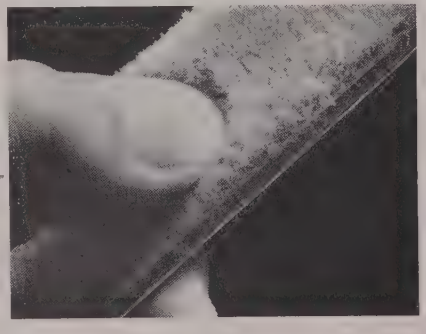
For sheer soundlessness, nothing matches Schlegel Woven Pile Weatherstripping. Its dense, soft pile won't squeak (like plastic), screech or rasp (like metal). Windows and doors won't bang or rattle—even in a storm. Seals weather out, seals heat and conditioned air in.

SMOOTH ACTION. Doors and windows ride smoothly on Schlegel Woven Pile Weatherstripping, under *all* weather conditions. They never stick or bind. Schlegel Woven Pile is friction-free.

GIVES SURE PROTECTION. Schlegel Woven Pile compresses, is truly resilient. It cushions doors and windows snugly and compensates for irregular metal or wood surfaces.

WEATHERPROOF. Neither air, rain, wind, nor dust can seep in. Only Schlegel Woven Pile is silicone treated to insure complete weatherproofing. Schlegel performance has been proven by rigid FHA tests for air infiltration.

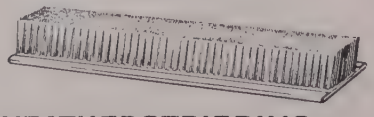
For a comprehensive list of manufacturers using Schlegel Weatherstripping, write for our new booklet, "Your Guide to Windows—Doors—Screens."



Schlegel Woven Pile Weatherstripping keeps its resilience under all weather conditions. Wool fibres smooth out the uneven surfaces, give a firm, snug bond.

for protection that's **silent, smooth** and **sure**

Schlegel



WOVEN PILE WEATHERSTRIPPING

SCHLEGEL MANUFACTURING COMPANY

P. O. Box 197, Rochester 1, New York • In Canada: Oakville, Ontario



sell a whole extra floor

of attractive living space!

WATERPROOF

the basement!



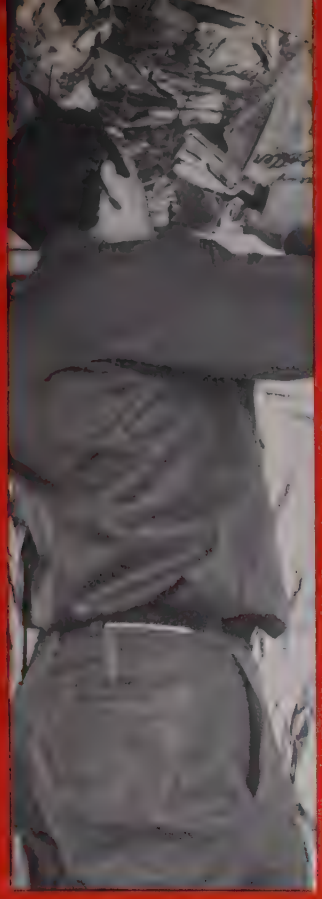
CEMENT-BASE WATERPLUG AND THOROSEAL have been helping builders sell "extra-floor" homes since 1912. Rely on the sure protection of beautiful, lastingly waterproof sealants. Paint can't do the job right — thin, "non-breathing" film lets moisture build up, forcing it right off the wall — means costly sandblasting.

WATERPLUG — a perfect hydraulic cement — forms waterproof seal in danger spots: wall-floor joints, pipe joints, masonry faults. Stops even running water — instantly! Presses in like putty. Hardens in 3 minutes. Tunnel-tested Waterplug bonds to masonry for surest waterproofing.

THOROSEAL — best for exterior or interior walls — coats masonry or concrete with compatible-bonding, deeply penetrating seal. Blocks dampness, seepage, mildew — insures dry dry masonry, lastingly protected. Waterproof **and** decorate (in white or colors). the right way with Thoroseal.

● Ask about time-saving special broad, long-handled Thoro brushes. And write for "quality waterproofing" signs to display on basement doors.

STANDARD **DRY WALL** PRODUCTS, INC.
DEPT. H-3, NEW EAGLE, PENNA.



- BETTER PROFITS
- MORE TIME

GET THE BIG BONUSES FROM BOSTITCH



You get more profits because most jobs take less time when you use Bostitch stapling. You get more time for more jobs. And you get more jobs because you can bid lower and still make a good profit.

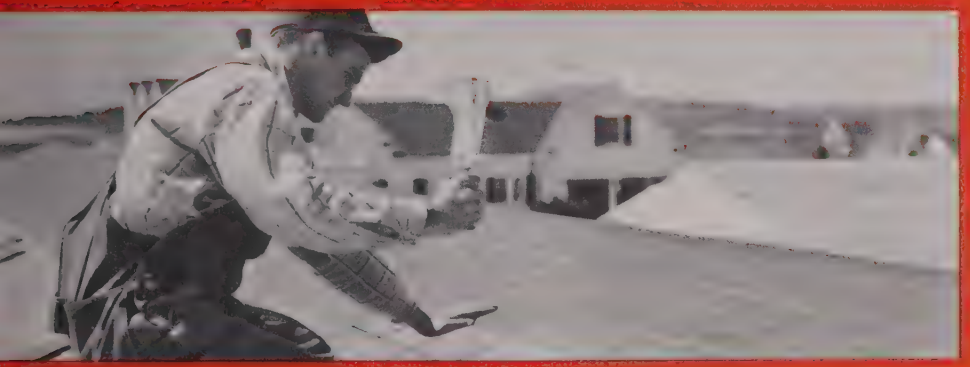
Here's proof:

Installing Fiberglas insulation with Bostitch H2B Stapling Hammer.

BOSTITCH BONUS—2 to 4 times as fast as hammer and nails.

Tacking to the face of studding is fast, neat, and secure with the Bostitch H5 Stapling Hammer.

BOSTITCH BONUS—lower cost, better profits.



Stapling shingles with Bostitch H4 Heavy Duty Stapling Hammer.

BOSTITCH BONUS—twice as fast as hammer and nails.

Stapling wire mesh to gypsum form bed with the T-5 Tacker.

BOSTITCH BONUS—50 per cent savings in time and labor.

These are just some of the jobs you can do more profitably with Bostitch fast-working stapling tools. For complete information on the uses and advantages of Bostitch tools, just fill out this business reply card and mail it today.



Fasten it better and faster with

BOSTITCH®
STAPLERS AND STAPLES

525 BRIGGS DRIVE, EAST GREENWICH, RHODE ISLAND

FIRST CLASS
PERMIT No. 34
Sec. 34.9 P. L. & R.
East Greenwich, R. I.

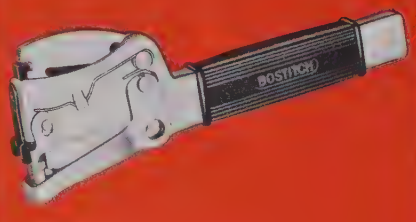
BUSINESS REPLY CARD
Postage will be paid by addressee
No postage stamp necessary if mailed in the United States

BOSTITCH
525 Briggs Drive
East Greenwich, Rhode Island

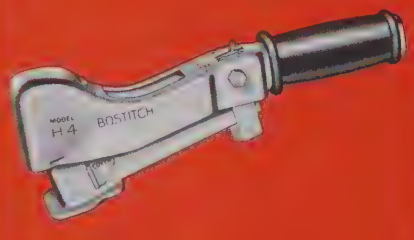
HERE'S THE BOSTITCH BONUS LINE OF STAPLING TOOLS



THE T-5 TACKER—the standard by which all spring tackers are compared—slashes installation time on ceiling tile, insulation, and low-voltage wiring. Three models, 14 staple sizes, cuts time on every job—makes work less tiring. Faster than hammer and nails.



H2B STAPLING HAMMER—for high-speed tacking and light nailing jobs. One easy swing drives staple into work. For applying roofing paper, insulation, cornerite, metal lath, undercourse shakes and other medium tacking jobs.



H4 STAPLING HAMMER—for heavy-duty stapling, the tough jobs where great holding power is needed as much as speed. Roofers say it cuts nailing time on asphalt shingles in half. Also used for tacking metal discs in built-up roofing and installing flashings.



H5 STAPLING HAMMER—for fast work on light fastening jobs. Used for applying builder's paper, foil-type insulation, vapor barriers. As in all Bostitch builders' tools, one hand is free to hold work in place.

Send this postpaid card for free literature on Bostitch tools and booklets on the Bostitch method of installing ceiling tile and asphalt shingles.

BOSTITCH, 525 Briggs Drive, East Greenwich, Rhode Island

Please send me the following bulletins:

- ☐ Bostitch T-5 Tacker
- ☐ Bostitch H2B Stapling Hammer
- ☐ Bostitch H4 Heavy Duty Stapling Hammer
- ☐ Bostitch H5 Stapling Hammer
- ☐ Ceiling Tile Installation Booklet
- ☐ Asphalt Shingle Installation Booklet

Name_____

Firm_____

Address_____

City_____ Zone_____ State_____

Name of Building Supply Dealer_____

Bostitch staples are available in packages of 1000 or 5000.

Try these profit-making tools on your jobs. It will pay you to see how Bostitch gets your building jobs done faster at less cost to you. See your building supply dealer for Bostitch staplers and staples.

Fasten it better and faster with

BOSTITCH

STAPLERS AND STAPLES

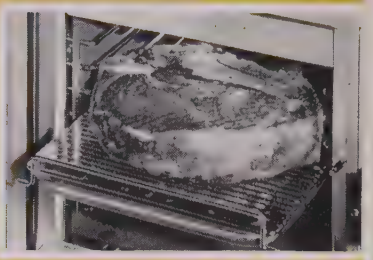
525 Briggs Drive, East Greenwich, Rhode Island

LOOK WHAT GAS IS DOING FOR BUILDERS!





BEAUTY WITH THE BURNER-WITH-A-BRAIN*— The beautiful Roper Charm has the famous Burner-with-a-Brain. Food won't overcook or burn—the Gas burner automatically keeps temperatures where they're set. Women love this feature!



CLEAN, SMOKELESS BROILING appeals to potential home buyers—On a Roper Charm, broiling is done with the door closed—because this is Gas! No heat wasted, meat stays juicy. No smoke either—it's consumed by the blue Gas flame.

Roper Charm . . . with Gold Star features . . . modern as built-in ranges without expensive cabinets to build!

When they see, they're sold! New Roper Charm, the wall-hung, removable range, offers eye-catching, customer-catching beauty. Plus brains. Plus Gold Star appeal. Plus the proved economy, convenience and dependability of Gas. Successful builders are making this Beauty-Brains combination pay off. They're attracting buyers with modern Gas appliances like the stunningly styled Roper Charm Gas Range that offers "See-level" cooking. It's an eye-opener, sales-closer!

AMERICAN GAS ASSOCIATION



This Gold Star will catch her eye

A.G.A. awards the Gold Star to only the finest ranges. Each must be more automatic, more modern, better designed in every one of a long list of exacting specifications. They cook faster, cooler, cleaner than ever, automatically. This is important to any woman considering a new home.

Note to builders . . .

today more people than ever are cooking with GAS!

*A.G.A. Mark ©Am. Gas Assoc., Inc.



a quality baseboard for every heating requirement from radiant-ray radiation inc. *write for details* newington, conn.

New products

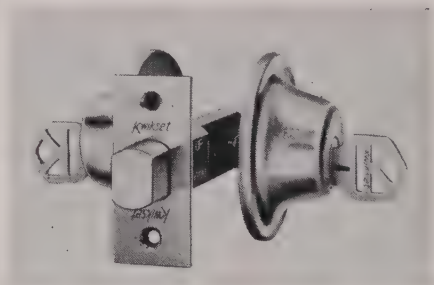
start on p 287



Square exhaust fan not only goes in place quicker and cheaper (30% less, the maker claims), but it will move more air for a given face area. Square frame fits flush with studs, joists, or masonry. Larger opening and venturi throat, plus axial-flow fan, gives more cfm for less wattage. Wall and ceiling types are available at list prices of $16 to $27.

Emerson Electric, St Louis.

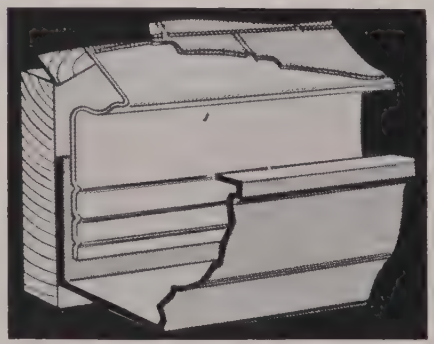
For details, check No. 30 on coupon, p 336



Double cylinder deadlock has been added to Kwikset's 400 line of residential locksets. New deadlock can be worked by key from either side. Bolt automatically deadlocks when fully thrown. It is assembled with two hidden screws, can be used on doors of 1⅜" to 1⅞" thickness. Available in all popular finishes.

Kwikset, Anaheim, Calif.

For details, check No. 31 on coupon, p 336



Special eave flashing can be easily installed in new construction or fix-up to prevent water damage from clogged or frozen gutters. Backstop is made in types for flat roofs, shingle roofs, or gutterless roofs, in either 28-gauge galvanized or bare or enameled .019 aluminum. It can be used with either spike, strap, or hanger mounted gutters.

National Home Prods, Cleveland.

For details, check No. 32 on coupon p 336

Publications start on p 332

TECO
STANDARD OF EXCELLENCE
in wood fasteners

TECO-U-GRIP
joist and beam hangers . . . the engineered hanger for 2x4's to 4x14's





TECO SPLIT RINGS
. . . for economical clear span roof trusses

TRIP-L-GRIP
framing anchors . . . for stronger roof, floor and wall framing

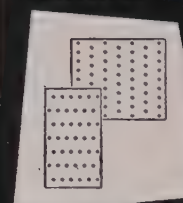




TECO H-CLIP
plywood supports . . . the NEW tighter fitting, easier installed plywood clip

TECO POST CAPS
. . . the improved connector for post and beam construction

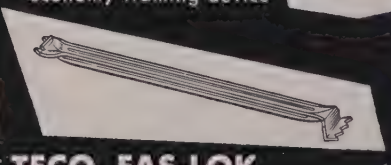




TECO TRUSS PLATES
. . . for single plane trussed rafters

TECO DU-AL-CLIP
framing anchors . . . the all purpose economy framing device





TECO FAS-LOK
metal bridging . . . the fast bridging that needs no nails

SEND FOR FREE CATALOG



TIMBER ENGINEERING COMPANY 1319 18th St., N.W. Washington 6, D. C.

HH-611



Hardly a week goes by without at least one manufacturer of building products asking HOUSE & HOME to help him get in touch with efficient distribution outlets. If you would like to be featured in HOUSE & HOME's specialized list of distributors interested in adding new and profitable lines, please fill in this questionnaire and mail it today.

clip and mail today to: **House Home** *Department P, Time & Life Building, Rockefeller Center, New York 20, N. Y.*

The nature of my business is: (check one)

- DISTRIBUTOR, JOBBER, WHOLESALER ☐
- BUILDING MATERIALS DEALER ☐
- MANUFACTURER'S REPRESENTATIVE ☐
- OTHER: _____

Please name those products which you would like to add to your line.

_____

_____

_____

_____

the sales territory I cover is:

I have a field force of: _____ *salesmen (fill in number)*

*My approximate sales volume for 1960 was $*_____

I can offer manufacturers the following additional services:

SHOWROOM ☐ WAREHOUSING ☐
FINANCING ☐ OTHER:

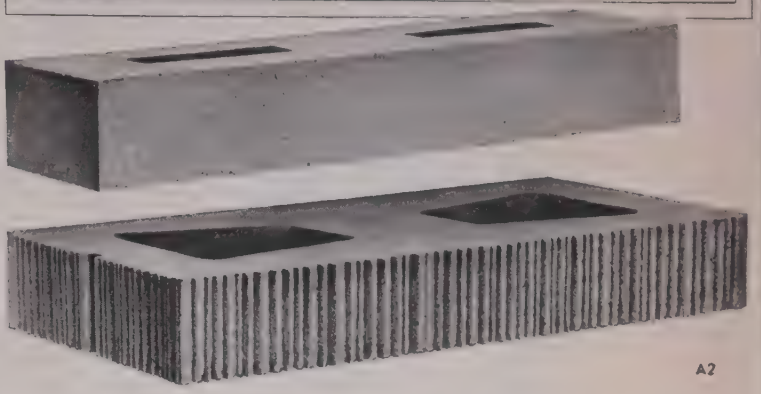
Name:

Title:

Company:

Address:

AMEROK



NEW HORIZONS IN MASONRY

If you're not in the mood for monotony, build of Amerok— the supreme achievement in masonry.

For Amerok is refreshingly different. There's newness in its striated texture . . . tomorrow's touch in the wide color range . . . thought of contemporary styling in its clean-lined symmetry.

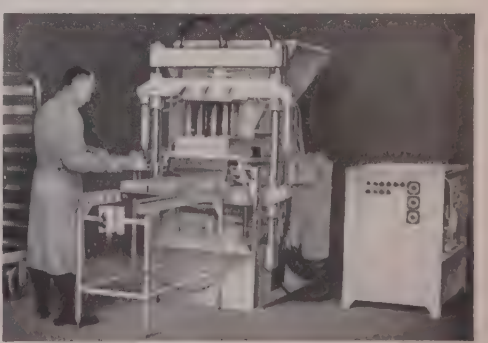
And it's easy to build with Amerok. It is strictly in modular conformation. Precisely dimensioned. Generous voids to entrain air and lighten the load on footings and foundations. Ample structural strength. Two lengths — 16″ and 12″; two thicknesses — 8″ and 4″. Two heights — 2¼″ and 3⅝″. Half units for each size. Striated or plain face.

Price? Beauty considered, 8-inch-thick Amerok is easily the lowest cost masonry available. Material for material, usually costs less than lumber. And there's the 4-inch-thick for cavity walls, or veneer over frame.

Write for brochure "New Horizons in Masonry" and name of nearest manufacturer.

OPPORTUNITIES ARE OPEN FOR LOCAL MANUFACTURING

Amerok is relatively low in price because it is produced in local plants, from local aggregates, for local or regional consumption, practically eliminating the terrific costs of freight and distribution, and permitting a generous mark-up on basic costs. For these reasons, the manufacture of Amerok can be a very profitable operation, either for your own building projects or for sale to others in the area.



The Amerok machine is compact, self-contained and fully automatic. Plants operate under franchise, with exclusive rights in protected territories. Equipment investment is nominal with extended payments to responsible parties. Write for "The Story of Amerok."

Brikcrete Associates, Inc.
416 W. 25th, Holland, Mich.


SINGLE • DOUBLE-HUNG • SLIDING
ALUMINUM WINDOWS
DEPENDABLE
Cupples
ALUMINUM
WINDOWS

DEPENDABILITY

is Cupples *first name!*

DEPENDABLE FOR QUALITY OF PRODUCT
DEPENDABLE FOR SERVICE AND DELIVERY
DEPENDABLE FOR CONTINUITY OF OPERATIONS

Listen to the way our customers talk about "Dependable" Cupples and you'd almost think "Dependable" was our first name. And well it might be, for builders and dealers alike have found Cupples aluminum windows and doors dependable in every way. Dependable in quality — well designed, embodying all the latest improvements, and precision made to assure trouble-free operating efficiency and elimination of costly callbacks.

Dependable, too, is Cupples service and delivery that gets your windows to you on time, when you need them, delivered from nearby warehouse stocks.

Perhaps, most important to many builders is the fact that Cupples — a division of ALCOA — is in this business to stay. And what's more, Cupples will always stand behind its products.

Because Cupples windows and sliding glass doors are produced in modern, efficient plants on fully automated equipment they are priced to meet and beat most competition.

If dependability of product, of service, of continuity of operation, and true competitive prices will simplify your building problems, ask your dealer for Cupples windows (double-hung, single-hung, sliding) and sliding glass doors. Write today for complete information and copy of our latest catalog. Address Dept. HH-51.

CUPPLES PRODUCTS CORPORATION

A DIVISION OF ALUMINUM COMPANY OF AMERICA

2650 SO. HANLEY ROAD • ST. LOUIS 17, MO.

and **SLIDING GLASS DOORS**

ALCOA

CUPPLES PRODUCTS DIVISION

Here is new how-to-buy and how-to-use data



Locks in color

Decorative uses for quality locksets are shown in Schlage's latest four-color catalog. The locks are shown in silhouette and in room installations. A dial device lets a buyer see 17 different knob and rose combinations in place on a door. Other pages show Schlage's long backset, jimmy-proof latchbolt, and other features.

Schlage Lock, San Francisco.

For copy, check No. 34 on coupon, p 336

Hydronic fitters guide

Completely revised guide to wet-heat systems has been brought out by Crane to replace the out-of-print National Fitters Guide. The new pocket-size booklet condenses current IBR guides and manuals, tells how to determine heat loss, size boilers, select radiators. Tables include heat-loss factors, Btuh requirements, conversion factors. Sample calculation sheet is included.

Crane Co, Johnstown, Pa.

For copy, check No. 35 on coupon, p 336

New sewage systems

New brochure from Yeoman's describes Hi-Cone Surface Aerator plants for aerobic digestion treatment systems. The 8-page booklet contains a selection guide that correlates oxygenation capacity and horsepower requirements. Plants handle communities of 50 houses and up.

Yeomans Bros, Melrose Park, Ill.

For copy, check No. 36 on coupon, p 336

New glazed block brochure

New 16-page technical brochure covers Spectra-Glaze concrete masonry. The booklet shows how the block units are made, the shapes they come in, how they are assembled. Test data cover ASTM requirements for imperviousness, chemical resistance, craze resistance, and opacity. Other tests cover absorption, abrasion, face shear, compression. Four color pages show the palettes of 18 standard and 28 special colors. Coursing and door details are given in drawings.

Burns & Russell, Baltimore.

For copy, check No. 37 on coupon, p 336

Upgrading low-cost materials

A four-page brochure on a new polyester plastic coating tells how and where to use it to get a colorful, durable, tile-like finish on masonry, concrete, wood, metal, plaster, wallboard, etc.

Plastic Kolor Co, Houston.

For copy, check No. 38 on coupon, p 336

Sheathing details

An 8-page booklet describes St Regis Insulative Board, a new lightweight reflective insulation and sheathing. One spread lists advantages, a second shows how board is installed, a third tabulates results of strength and insulation tests.

American Sisalkraft, Attleboro, Mass.

For copy, check No. 39 on coupon, p 336

Data on translucent walls

New brochure on residential uses for Kalwall translucent panels has just been issued by the manufacturer. Illustrations show the use of the wall panels in living areas, entrances, and baths, of skylights over kitchen work areas and interior hallways. The structure and characteristics of the fiberglass and aluminum units are summed up on the back cover.

Kalwall Corp, Manchester, N.H.

For copy, check No. 40 on coupon, p 336

Plywood underlayment guide

Douglas fir and western soft pine plywoods for use under modern resilient flooring are described and specified in the latest technical brochure from DFPA. Specific installation instructions are given in text and in detail drawings.

DFPA, Tacoma.

For copy, check No. 41 on coupon, p 336



Attic fan catalog

The full Lau Niteair line is covered in a new 12-page color brochure. Five factors in picking the right fan are given in text and illustration: house size, geographic location, ceiling opening, exhaust opening, fan location. Other pages show the fans, accessories, installation methods.

Lau Blower Co, Dayton.

For copy, check No. 42 on coupon, p 336

Guide to dampproofing

Technical manual from the Barrett Division of Allied Chemical specifies bituminous-based coatings for use above and below grade. One section covers dampproofing — protective coatings against seepage not under hydrostatic pressure. A second section covers waterproofing—membrane systems to exclude water under pressure.

Barrett, New York City.

For copy, check No. 43 on coupon, p 336



Wood interior details

Three more booklets in the Lumber Manufacturers' series on the best uses of wood are now available. Each booklet follows the same format: a four-color cover, photographs showing good design, drawings showing standard types, text telling how wood meets the problem. The three booklets cover windows (check coupon No. 44), doors (check coupon No. 45), and cabinetwork and built-ins (check coupon No. 46).

NLMA, Washington, D.C.

Asbestos cement folder

Gold Bond asbestos-cement products are cataloged in a new 12-page brochure. Covered are five types of siding, three types of roofing, solid and perforated panels, and insulation shingle backer. Condensed specs, table of dimensions, installation details, and color photographs of all decorative materials are included.

National Gypsum, Buffalo.

For copy, check No. 47 on coupon, p 336

Power nailer catalog

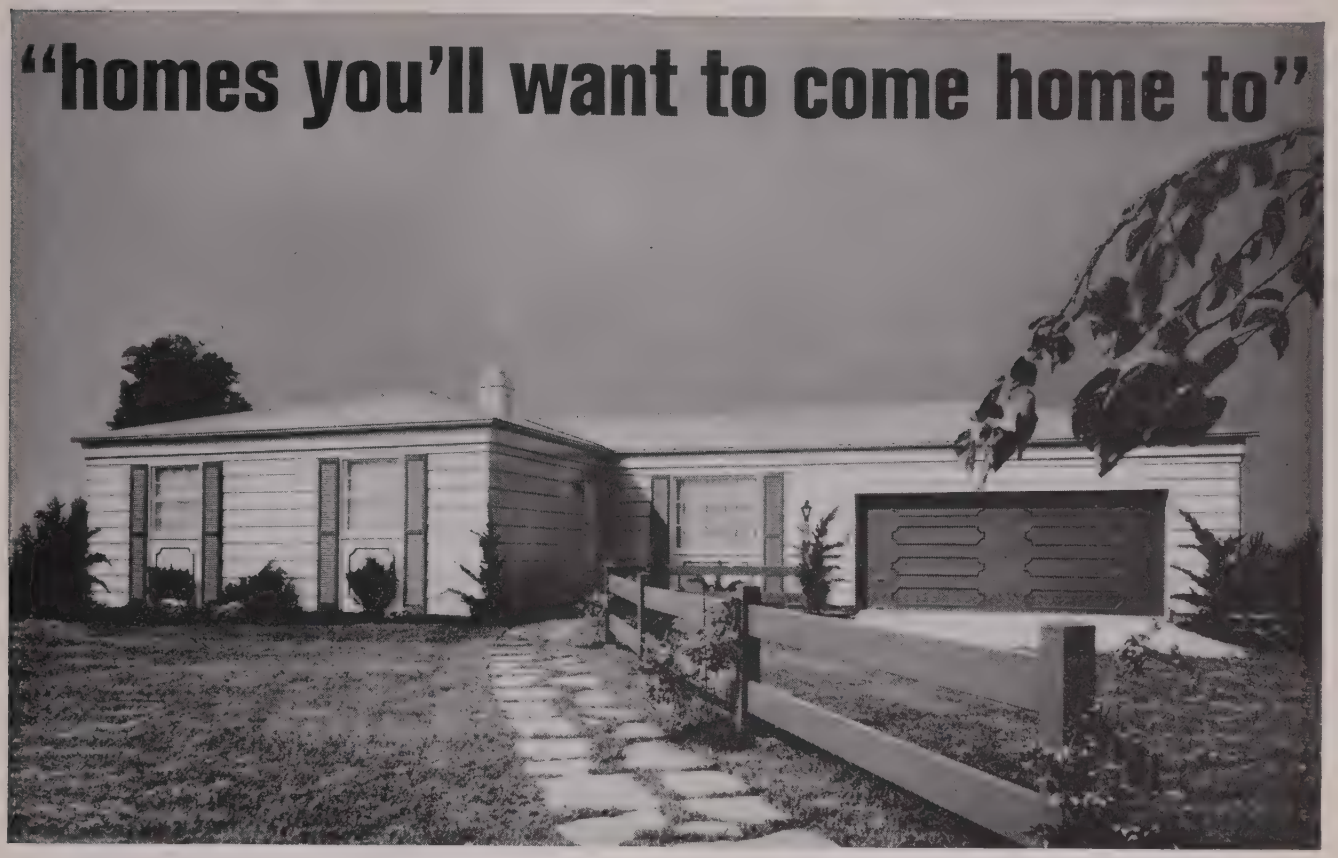
Power tools for driving all sorts of staples, T-nails, and finishing pins are included in Spotnails new 16-page catalog. The book covers 53 air-driven models, 20 mallet-driven models. Photos show tools in use for cabinets, door and window frames, sheathing, gusset plates, lath, wall and roof panels, shingles, conduit and piping, trim, underlayment, moldings, drawer bottoms.

Spotnails Inc, Evanston, Ill.

For copy, check No. 48 on coupon, p 336

Publications continued on p 334

Ruberoid asphalt roofing helps USS U.S. Steel Homes sell more



Illustrated—United States Steel Homes L-shaped "Albans" Model in 1961 Beacon Series. 1,260 sq. ft. of living space includes family room, living room, three bedrooms, two baths. Price: $16,500—17,500 on average lot.

United States Steel Homes 1961 line of steel-framed, factory-manufactured homes sells customers with *beauty* to attract buyer interest . . . *value* to turn interest into sales action . . . and *long-life livability* to seal the deal.

And Ruberoid Square-Tab Asphalt Shingles used on the roofs help achieve every one of these aims, with:

More Beauty. Classic design and imaginative, decorator-styled colors harmonize beautifully with siding and trim . . . add a luxury look. Ceramic-surfaced mineral granules resist fading, are artfully blended for rich effect.

More Value. Economical Square-Tabs save even more because of their speedy, easy application. And Ruberoid's personalized service and deliveries geared to the builder's schedule insure economical production.

More Durability. Rugged asphalt construction withstands time and weather, resists fire. With this fine Ruberoid roof over his new home, the buyer gets more protection for his investment and his family . . . more certainty that during the years to come, his house will remain *"the home you'll want to come home to."*

RUBEROID®

P. O. Box 129, New York 46, New York

BETTER SCREENS
FOR FINE WINDOWS



Screen-O-matic
SELF-STORING
ROLL SCREENS

SUPERBLY ENGINEERED
PRECISION MANUFACTURED
FOR MOST ALL WINDOWS

Better Homes need Better Building Products . . . Today's buyers are seeking new features, new advantages, such as better Screens.

Lockhart Screen-O-Matic roll screens are superbly engineered and precision manufactured of highest quality materials.

Special rust resistant oil tempered Spring—Aluminum housing has baked enamel finish—Long life Fiberglas screening is rot-proof, non-corroding, non-oxidizing—Spring loaded nylon channel locks—Rigid, easy slide Vinyl channels—Screen rolls up at a touch, down at a touch.

WINDOW MANUFACTURERS . . . HOME BUILDERS . . . ARCHITECTS—WRITE TODAY FOR DETAILS

Lockhart
MANUFACTURING CORP.

32840 W. 8 Mile Rd. • Farmington, Michigan

Publications

start on p 332

New air cooling units

Chrysler Airtemp's lines of split and unitary air-conditioning equipment are described in new literature. Split systems to handle cooling loads of 22,000 Btuh to 420,000 Btuh are specified in bulletin LL-487.
For copy, check No. 49 on coupon, p 336

Packaged units for installation in attics or crawl spaces, on rooftops, or through the wall are shown in bulletin LL-484.
Chrysler Airtemp, Dayton.
For copy, check No. 50 on coupon, p 336

Building materials catalog

Morgan-Wightman has a new 196-page wholsale catalog with prices an average of 1.9% lower than in 1960. The new catalog also announces a new prepaid freight plan covering more than 7,000 items. A new plant is being opened in Milwaukee to join warehouses in St Louis and Chicago.
Morgan-Wightman, St Louis.
For copy, check No. 51 on coupon, p 336

Trowel trades catalog

Goldblatt's 1961 catalog runs to 64 pages. Among the new items included: Rock-Rib mason's trowels, jitterbug rollers, Muller power trowels, story poles, improved mixers and wheelbarrows, plaster sprays, drywall tools.
Goldblatt Tool Co, Kansas City, Mo.
For copy, check No. 52 on coupon, p 336

Glass insulation data

Gustin-Bacon devotes 12 pages to all-weather comfort-standard insulation with fiberglass. The story is presented in eight parts: why insulate, what kind of insulation to choose, where to insulate, importance of vapor barrier, importance of ventilation, how to pick the right thickness, how to install, packaging data.
Gustin-Bacon Mfg, Kansas City, Mo.
For copy, check No. 53 on coupon, p 336

Bi-fold door brochure

New fully finished bi-fold doors for floor-to-ceiling installation are described in a folder from Plywall Products. Doors require no jambs or trim. Hardware includes top pivot brackets, nylon guide wheels, pivots, surface aligners, snugger, jamb bracket. Back page of folder gives full installation detail.
Plywall Products, Ft Wayne, Ind.
For copy, check No. 54 on coupon, p 336

Medicine cabinet catalog

The 60th anniversary catalog of Grote Mfg Co shows an expanded line of cabinets and accessories, wall-hung mirrors, fluorescent lighting fixtures. Featured are new sliding-door units and mirror vanity units.
Grote Mfg Co, Madison, Ind.
For copy, check No. 55 on coupon, p 336

Publications continued on p 336

House & Home says:

"How to get what you want—*when*"

You know what happens when needed building materials are delivered to the site off-schedule. Workmen stand idle. Costs pile up. Manufacturers of Brand Name, nationally advertised products take pains to help you avoid such delays. Generally, their products are sold through the top distributors and dealers who are backed by adequate warehousing. You can be surer of getting the building materials you need — when you need them — by specifying and using only Brand Name products.

Brand Names Foundation, *inc.*
437 Fifth Avenue,
New York 16, N. Y.

CONFIDENCE MEMBER OF BRAND NAMES FOUNDATION INC. SATISFACTION

One of the most exciting "specifiable" products to arrive on the architectural scene in years is Grant's Gold Closet Rod ■ A dramatic departure in design and function from any such product ■ Gold anodized track, smart black nylon "snap-in" carriers, simple installation and great durability have combined to win praise from architects, builders and consumers alike ■ Write today for complete specification data ■

Grant Pulley & Hardware Corporation
31 High Street, West Nyack, N. Y.
YES, I'D LIKE ADDITIONAL INFORMATION ON GRANT'S NEW GOLD CLOSET ROD!

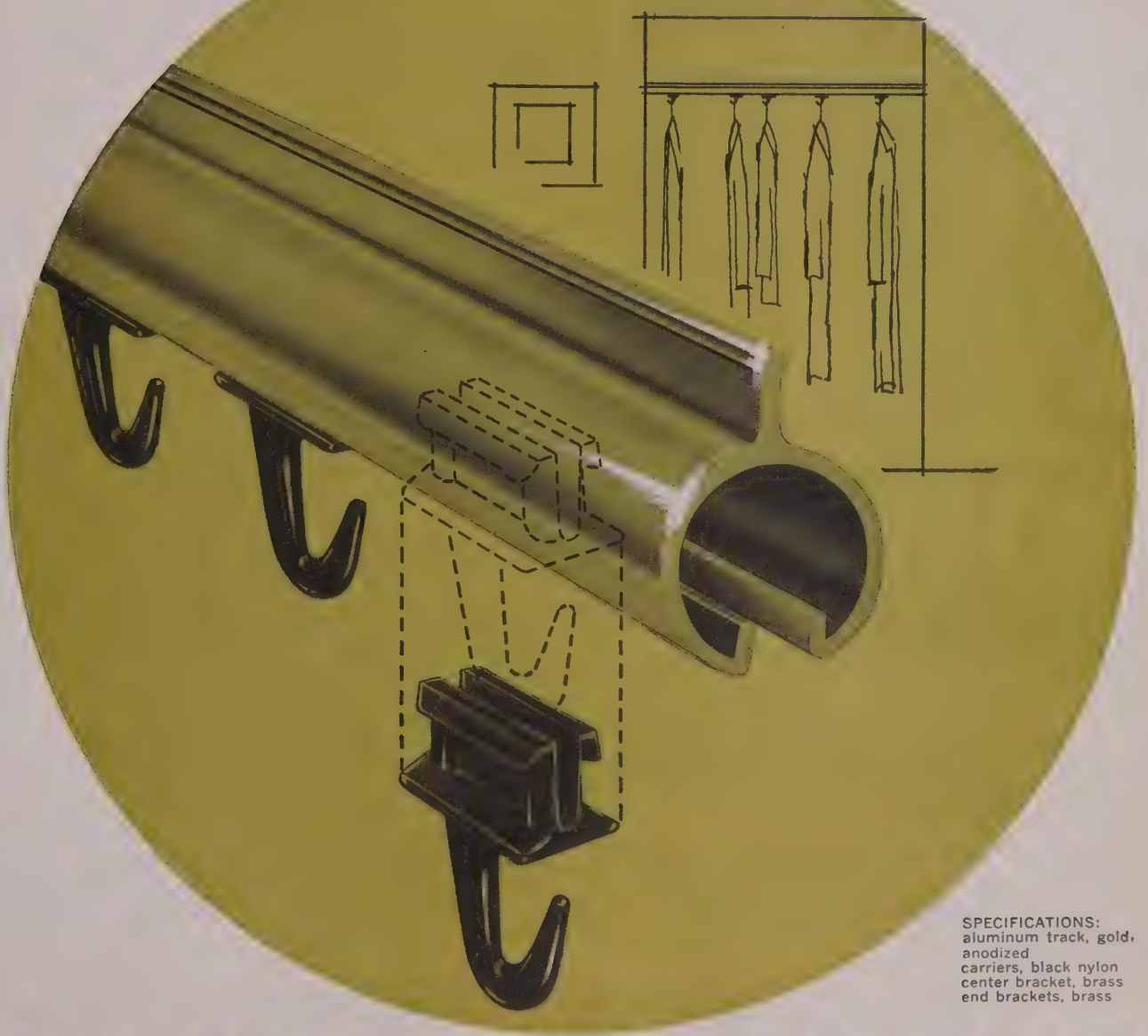
NAME:_____

FIRM NAME:_____

ADDRESS:_____

CITY:_____ STATE:_____

ARE YOU SPEC'ING INSIDE THE MOST OPENED DOORS IN ANY BUILDING?



SPECIFICATIONS:
aluminum track, gold, anodized
carriers, black nylon
center bracket, brass
end brackets, brass

GRANT CLOSET ROD

GRANT PULLEY & HARDWARE CORPORATION

Eastern Division/ 31 High Street, West Nyack, N.Y.
Western Division/ 944 Long Beach Ave., Los Angeles 21, Calif.

sliding door hardware • drawer slides • drapery hardware • pocket frames • pulls • special sliding hardware



reaching

1 OUT OF 3

Americans this spring

New duct-free AIRSWEEP Electronic Range Hood is off to a terrific start. Backed by a power-packed advertising campaign with over 89 million impressions in 1961, AIRSWEEP will be the most sought-after hood in the industry. It's a brand new product with a market all its own. Feature AIRSWEEP in your store. Retail prices start at $99.95.

AIRSWEEP
ELECTRONIC RANGE HOOD

a product of
progress Manufacturing Co., Inc.
Philadelphia 34, Pa.

World's Largest Producer of Residential Lighting Fixtures and Related Electrical Products.

Publications

start on p 332

New shower compartments

Six new cabinet shower models, glass and vinyl shower doors, glass shower enclosures, and receptors are covered in a new catalog from Weis. New catalogs of Weis toilet compartments and movable office partitions are also now available.

Henry Weis Mfg Co, Elkhart, Ind.
For copy, check No. 56 on coupon below

New tool catalog

Skil Corp has just issued a 68-page catalog covering over 100 industrial power tools and accessories. Among the saws featured are three new worm-drive models, new hack saws, jig saws, and reciprocating saws. Three new drills, two new finishing sanders, and a new low-cost router are also given prominent place. The full line shown also includes, hammers, planes, screwdrivers, impact wrenches, shears, polishers, grinders, etc.

Skil Corp, Chicago.
For copy, check No. 57 on coupon below

Freestanding fireplace line

Color folder shows the three types of porcelain-enameled units offered by Condon-King. The three types: Firehood, Firehearth, and Divider Wall. All are shown in photographed room settings. Details of construction and installation are also given.

Condon-King Co, Seattle
For copy, check No. 58 on coupon below

Want more information?

The numbers below are keyed to the items described on the New Products and Publications pages. Check the ones that interest you and mail the coupon to:

House & Home Room 1960, Time & Life Building
Rockefeller Center, New York 20, N.Y.

NEW PRODUCTS • May

1. ☐ Trade-Wind barbecue hood
2. ☐ Barberton garage screen door
3. ☐ Cascade swimming pools
4. ☐ Coraloc swimming pools
5. ☐ Fedders air conditioners
6. ☐ Chrysler room units
7. ☐ Janitrol roof-mounted unit
8. ☐ Mueller air conditioners
9. ☐ York air conditioners
10. ☐ Vega packaged fireplace
11. ☐ Honeywell zone valve
12. ☐ Ford industrial tractors
13. ☐ Diamond Super Siding
14. ☐ Waist High fireplace-barbecue
15. ☐ New types of Micarta
16. ☐ Simpson protected paneling
17. ☐ Georgia-Pacific acrylic overlay
18. ☐ Interstate Container 2-4-1
19. ☐ Flintkote ceiling tile
20. ☐ Tennessee Fabricating grilles
21. ☐ DuPont Lucite paint
22. ☐ Westinghouse face plates
23. ☐ Elliott Bay face plates
24. ☐ Bell Electric face plates
25. ☐ Deere landscape seeder
26. ☐ Hydrotherm package boiler
27. ☐ Lennox compact gas furnace
28. ☐ Knape & Vogt lazy Susan
29. ☐ Ketch-All waste chute
30. ☐ Emerson square fans
31. ☐ Kwikset double deadlock
32. ☐ Backstop eave flashing

PUBLICATIONS

34. ☐ Schlage lock catalog
35. ☐ Crane fitters guide
36. ☐ Yeomans Hi-Cone systems
37. ☐ Burns & Russell block brochure
38. ☐ Plastic Kolor brochure
39. ☐ St Regis sheathing booklet
40. ☐ Kalwall wall data
41. ☐ Plywood underlayment guide
42. ☐ Lau attic fan catalog
43. ☐ Barrett dampproofing manual
44. ☐ NLMA window booklet
45. ☐ NLMA door booklet
46. ☐ NLMA cabinet booklet
47. ☐ Gold Bond asbestos-cement folder
48. ☐ Spotnails nailer catalog
49. ☐ Chrysler split A-C systems
50. ☐ Chrysler packaged A-C sytems
51. ☐ Morgan-Wightman catalog
52. ☐ Goldblatt trowel-trades catalog
53. ☐ Gustin-Bacon insulation data
54. ☐ Plywall bifold door brochure
55. ☐ Grote cabinet catalog
56. ☐ Weis shower compartment catalog
57. ☐ Skil tool catalog
58. ☐ Condon-King fireplace folder

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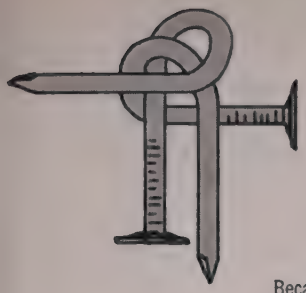
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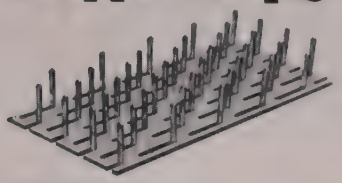
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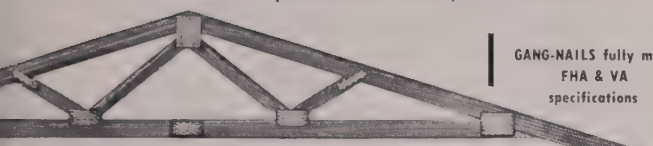


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size for size, than any other competitive louver!

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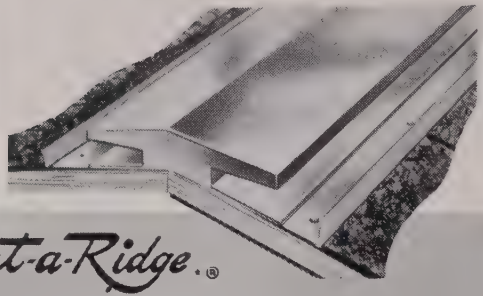
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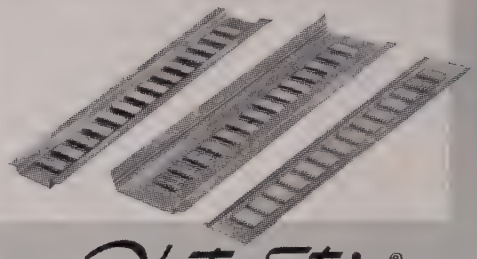
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NEW!



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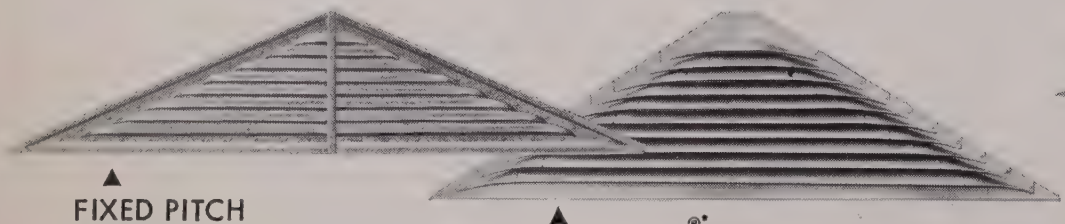
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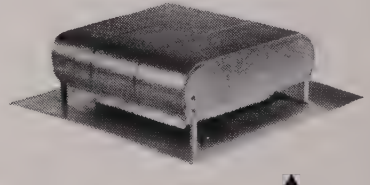


▲ FIXED PITCH LOUVERS

- Up to 987 sq. in. of Net free area!
- Available in 4 pitches. . . . 10 sizes.
- Provide 25% more ventilating area than wood louvers of comparable size.
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▲ MULTI-PITCH® ADJUSTABLE LOUVERS

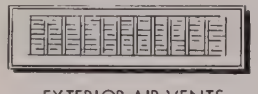
- Free Area increases as louver expands for different pitches.
- Louver spacings remain constant regardless of pitch.
- Multi-Pitch will accomodate uneven pitched roof.
- Weather-lap remains constant regardless of adjustment.



▲ PITCHED ROOF VENTILATORS

- New design provides up to 65% more net free area than competitive types.
- Flared stack is overlapped by cover for maximum weather protection.
- Economical... because of larger ventilating capacity, you need fewer roof vents.

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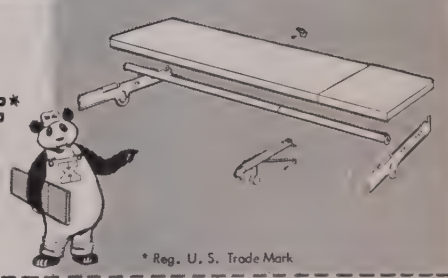
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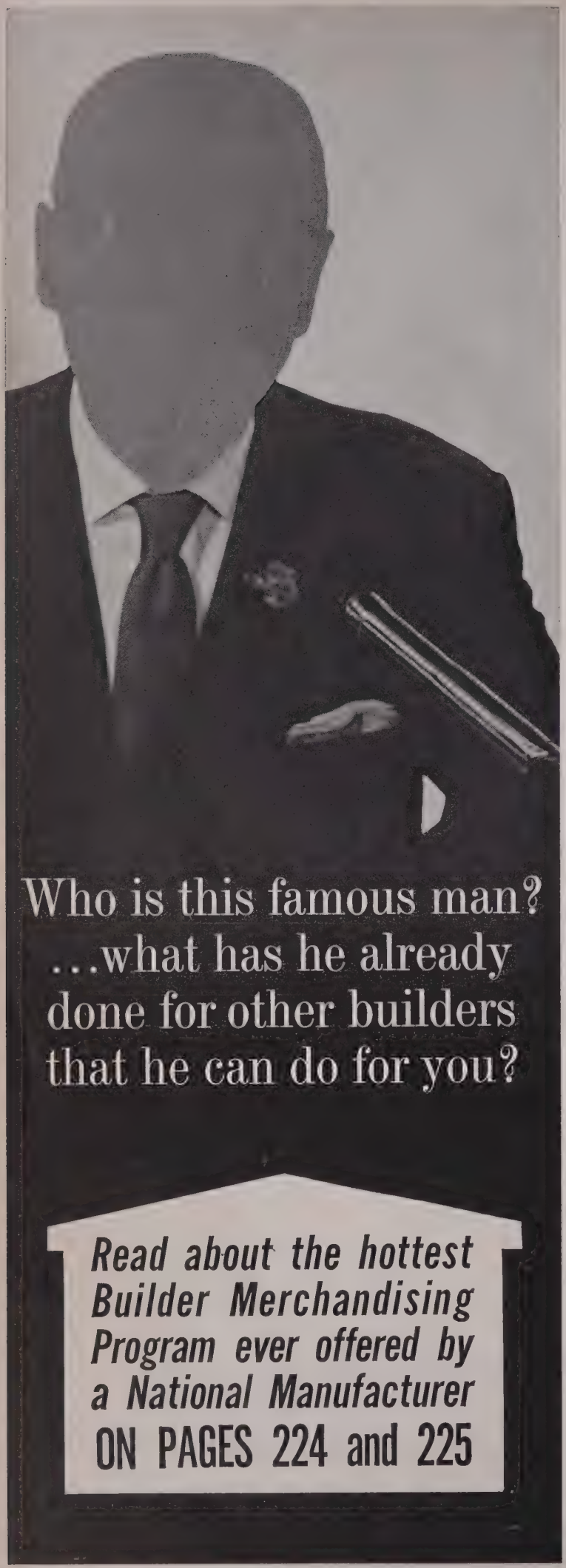
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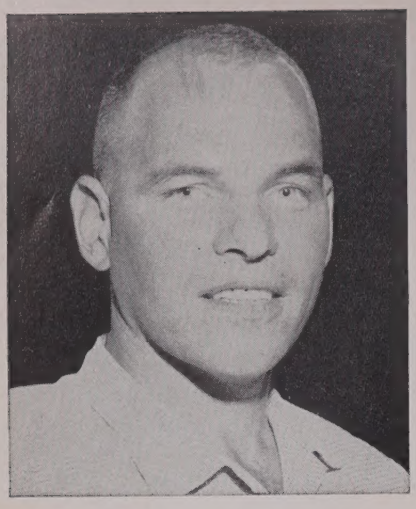
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Mr. Alfred H. Mayer, developer of Paddock Hills near St. Louis, Missouri

"Kleenex tissue dispensers add the 'extra touch' that helps sell homes"

ST. LOUIS, MO.—Mr. Alfred H. Mayer, quoted above, goes on to say: "In Paddock Hills development we have used nearly 2000 cabinets for Kleenex tissues in the past three years. Buyer comment has been very good. They cost so little, yet mean so much!"

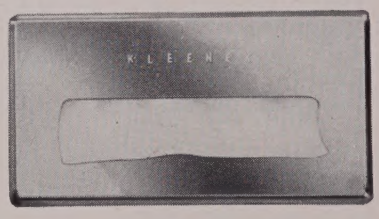


BEVERLY HILLS, CALIF.—Mr. Arnold E. Koblentz, developer of Midwood Signature Homes, says: "We have received wonderful buyer response from the installation of Kleenex tissue cabinets in our Nob Hill and Northridge Subdivisions. Their compact, neat appearance make them a definite asset in the sale of many of our homes."



CHICAGO HEIGHTS, ILL.—Mr. Robert Arquilla, Vice President, Burnside Construction Company, says: "In the last three years we have installed approximately 600 dispensers a year in our homes and find them to be of excellent quality. Home buyers like the convenience and uncluttered look they give bath and powder rooms. The Kleenex dispenser is as important to home sales as is any other fixture in the bathroom."





Smart builders are quick to recognize the selling advantages of installing dispensers for Kleenex tissues in kitchens and bathrooms. New dispensers fit into a wall recess 5″ x 11″ x 2-1/16″ and hold a full box of Kleenex 200's. Dispenses one at a time. Mirror-chrome finish. Easy to install.

For further details on how these attractive new dispensers can fit into your plans, see Sweet's 1960 Architectural File Cat., Section 12d/Ki. or write to Kimberly-Clark Corporation, Dept. HH-51, Neenah, Wisconsin.

Kimberly-Clark Corporation, Neenah, Wisconsin

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Fresh Ideas in Caloric Built-ins

designed to fascinate home buyers.

The new Caloric Built-ins possess new style and convenience features that are certain to fascinate home buyers. And their fresh color inspirations, coordinating with today's kitchen color trends, are almost irresistible.

Look over the many features you can really get enthusiastic about. Streamlined, modern design accented by graceful sweep of oven handles and a new concept in control panels. New 18" extra capacity Caloric ovens giving two more inches of cooking space in a standard 24" cabinet. And something else women will appreciate. Oven and broiler doors that are a cinch to remove for easier cleaning of the porcelain enamel interiors.

You have Gold Star Award features to point to with pride. Thermo-set top burners, meat thermometer, clock controlled oven, Roto-Roaster rotisserie. And then there's Caloric's Keep-warm oven system, allowing temperatures down to 140 degrees.

Caloric's kitchen color-coordinated range hoods practically sell themselves. They match Caloric's single and double bowl sinks and splash plates. And all match Caloric ranges, in pink, yellow, turquoise, coppertone, satin metal, black and white.

Your Caloric representative can show you all this home-owner excitement in one complete merchandising and advertising portfolio for 1961.

Caloric®

CALORIC APPLIANCE CORPORATION, TOPTON, PA. • RANGES • BUILT-INS • GAS DISPOSERS • SINKS • HOODS

nh PRE-SELLS WHOLE SUBDIVISIONS

field-tested market research booms sales . . . even where unsold homes beg for buyers



BUILDERS WITH SICK MARKETS GET INSTANT SUCCESS. National Homes sales have leaped to 1,733 homes in a single month vs. 898 a year ago. And a second monthly report tops even this surge: 2,082 homes . . . more than double the 918 sales of the same month in 1960. National's sales in the nation's sickest markets are soaring . . . doubling last year's starts.

NATIONAL TAKES THE GAMBLE OUT OF BUILDING. With National's *proven* merchandising, advertising and sales technique, you *pre-sell* . . . build only on firm orders. *No speculation. No risk.*

FIELD-TESTED RESEARCH PICKS ONLY BEST SELLERS. National will analyze your market, your subdivision. We'll pick you a winner . . . a house exactly suited to local buyer demands, a design that'll touch off a sales boom.

CONTINUOUS PROMOTION KEEPS CROWDS COMING. Only National can give you the variety—two stories, split-foyers, split-levels, ranches . . . in the sizes and styles to meet your local market—to keep crowds coming and buying month after month.

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